F.D. 114
2,000

THE NATIONAL SAMPLE SURVEY

NUMBER 9

REPORT ON
THE SAMPLE SURVEY OF DISPLACED PERSONS IN THE URBAN AREAS OF THE BOMBAY STATE

JULY—SEPTEMBER 1953

BY
SATYABRATA SEN

WITH A FOREWORD BY
P. C. MAHALANOBIS

Issued by
The Cabinet Secretariat,
Government of India

THE NATIONAL SAMPLE SURVEY

NUMBER 9

REPORT ON
THE SAMPLE SURVEY OF DISPLACED PERSONS IN THE URBAN AREAS OF THE BOMBAY STATE

JULY—SEPTEMBER 1953

BY
SATYABRATA SEN

WITH A FOREWORD BY
P. C. MAHALANOBIS

सत्यमेव जयते

Issued by
The Cabinet Secretariat,
Government of India

M. I. D. S.
LIBRARY
MADRAS.

Submitted to the Government of India on 27 October 1955

PRINTED AND MADE IN INDIA
AT THE EKA PRESS, CALCUTTA-35

THE NATIONAL SAMPLE SURVEY

NUMBER 9

REPORT ON
THE SAMPLE SURVEY OF DISPLACED PERSONS IN THE URBAN AREAS OF THE BOMBAY STATE
JULY—SEPTEMBER 1953

FOREWORD

0.1. The Indian Statistical Institute was requested in January 1953 to carry out a survey of the displaced persons in the Bombay State. It was found from the records of 1951 Census that about 88 per cent of the displaced persons in that State were living in urban areas. It was, therefore, decided to restrict the survey to urban areas of the State.

0.2. The actual survey was carried out from July to September 1953. An advance copy of the draft report, prepared by Shri Satyabrata Sen of the Indian Statistical Institute, was sent to the Ministry of Rehabilitation on 8 February 1954, and the report in its final form was submitted in October 1955.

0.3. The refugee problem arose out of the partition of India in August 1947. Even before the date of partition the movement of population into what later became the Indian Union had started. The influx continued on an increasing scale for sometime after partition, and although the intensity diminished considerably and became intermittent in time, it never ceased altogether. It appears that more people have moved into the Indian territory than out of it.

0.4. Relief had to be provided immediately; but before any long-term plan for rehabilitation could be formulated it was necessary to collect detailed information relating to the immigrants. At the instance of the Government of India a number of surveys were undertaken and carried out in 1947-48 by the Indian Statistical Institute in parts of both eastern and western India. The main purpose of these earlier surveys was to ascertain the number of refugees and to obtain some information—demographic and other—regarding their social and economic conditions. Later on, certain other surveys were also carried out. For example, a "Survey of Economic Conditions of Refugees in West Bengal" was made in January 1953 in a number of refugee colonies to find out the extent of progress of rehabilitation and resettlement. The report was submitted in February 1953 to the Fact-finding Committee (appointed by the Ministry of Rehabilitation, Government of India) of which Shri Satyabrata Sen was a member. The request for the survey covered by the present report came a little later.

M. I. D. S. LIBRARY MADRAS.

0.5. The total number of displaced persons covered by the present survey was 2,94,000. The enquiry was mainly directed to finding out the position of the displaced households in respect of their size, age distribution, extent of literacy, language spoken, income, consumer expenditure, indebtedness, housing conditions, employment status, means of livelihood, preference regarding means of livelihood and place of residence.

0.6. It was found that a little over 50 per cent of households followed the old means of livelihood while the rest had changed their vocation, the largest shift, as could be expected, occurring from agriculture. Preference regarding means of livelihood showed that nearly 62 per cent of the households would prefer to follow the occupation which they had at the time of the survey.

0.7. The present report is not exhaustive. The facsimile schedule will show that a large amount of data were collected on a wide variety of subjects from which a good deal of additional information can be extracted. In preparing this report, a selection was made of topics which were likely to be of immediate need in planning for rehabilitation.

5 August 1957 P. C. MAHALANOBIS

THE NATIONAL SAMPLE SURVEY

NUMBER 9

REPORT ON
THE SAMPLE SURVEY OF DISPLACED PERSONS IN THE URBAN AREAS OF THE BOMBAY STATE

JULY—SEPTEMBER 1953

CONTENTS

		PAGE
FOREWORD :	by P. C. Mahalanobis	iii
CHAPTER ONE :	Introduction	1
CHAPTER TWO :	Summary of results	6
CHAPTER THREE :	Demographic statistics	13
CHAPTER FOUR :	Expenditure on consumption	24
CHAPTER FIVE :	Income	28
CHAPTER SIX :	Loans	35
CHAPTER SEVEN :	Housing and miscellaneous statistics	42
	List of Tables	53
	Tables	55
	Facsimile of the schedule of investigation ...	97

INDEX TO TABLES IN THE TEXT

CHAPTER ONE

TABLE 1.1 :	Distribution of sample households by division, district and locality type	4

CHAPTER THREE

TABLE 3.1 :	Number of sample households and persons per household	13
TABLE 3.2 :	Distribution of households by their size	13
TABLE 3.3 :	Percentage distribution of households by mother tongue	14
TABLE 3.4 :	Percentage distribution of displaced persons of Bombay by states from which they migrated : 1951 population census	15
TABLE 3.5 :	Percentage distribution of displaced persons by age groups	15
TABLE 3.6 :	Percentage of literacy (urban areas)	16

PAGE

TABLE 3.7 : Percentage distribution of persons by education standard 17

TABLE 3.8 : Percentage distribution of earners, earning dependents and non-earning dependents 17

TABLE 3.9 : Percentage distribution of economically active population by means of livelihood classes 18

TABLE 3.10 : Percentage distribution of economically active population by employment status .. 19

TABLE 3.11 : Distribution of earners and earning dependents (non-earning dependents excluded) by livelihood classes with average number of days employed and average income earned per month per person 20

TABLE 3.12 : Distribution of earners and earning dependents (non-earning dependents excluded) by days of employment in a month with average income per person 21

TABLE 3.13 : Distribution of households by pre-migration livelihood classes and proportions continuing the same activities during the period of the survey 22

CHAPTER FOUR

TABLE 4.1 : Comparative consumer expenditure of displaced and general population in rupees per household per month 24

TABLE 4.2 : Average of working class cost of living index numbers for the two periods, April–September 1952 and July–September 1953 25

TABLE 4.3 : Percentage distribution of displaced households and general households in Bombay by levels of monthly expenditure 26

TABLE 4.4 : Patterns of consumption of displaced households in different localities and of general households in urban areas of Bombay 26

CHAPTER FIVE

TABLE 5.1 : Average monthly receipt and expenditure per household in rupees 28

TABLE 5.2 : Distribution of monthly receipts per household by sources of receipts 29

TABLE 5.3 : Number and percentage of households depending partly or wholly on different sources of receipts for meeting their consumption demands 30

TABLE 5.4 : Number of households receiving and the amount received per household by type of source 31

TABLE 5.5 : Number of households taking loans for consumption with or without interest by types of securities 32

TABLE 5.6 : Distribution of households by income to expenditure percentage levels .. 33

CHAPTER SIX

TABLE 6.1 : Number of households with an amount per household of outstanding loans by types of loans 35

TABLE 6.2 : Distribution of households by size of outstanding government and non-govenrment loans 36

TABLE 6.3 : Receipts, utilisation and repayment per household of government loans and grants for different purposes in government colonies 37

TABLE 6.4 : Receipts, utilisation and repayment per household of government loans and grants for different purposes in other localities 38

TABLE 6.5 : Receipts, utilisation and repayment per household of government loans and grants for different purposes in all localities 39

TABLE 6.6 : Distribution of households by the amount of government loans received by them .. 39

TABLE 6.7 : Distribution of households receiving government loans by percentage of utilisation for purposes for which taken 40

TABLE 6.8 : Percentage distribution of households receiving trade and professional loans by percentage utilisation for the purpose taken 41

PAGE

CHAPTER SEVEN

TABLE 7.1 :	Distribution of households by types of possession of living accommodation ..	42
TABLE 7.2 :	*Distribution of households by the number of rooms occupied*	42
TABLE 7.3 :	Distribution of households by the area of floor space occupied	43
TABLE 7.4 :	Distribution of households by type of construction of living accommodation ..	44
TABLE 7.5 :	Distribution of households by type of construction of living accommodation ..	45
TABLE 7.6 :	Distribution of households by type of lighting	45
TABLE 7.7 :	Distribution of households by source of drinking water with average distance of source	46
TABLE 7.8 :	Distribution of households by number using the same source of drinking water ..	47
TABLE 7.9 :	Distribution of households by source of non-drinking water with average distance of source	47
TABLE 7.10 :	Distribution of households by numbers using the same source for non-drinking water	48
TABLE 7.11 :	Distribution of households by type of latrines used with average distance of the latrines	48
TABLE 7.12 :	Distribution of households by numbers using the same latrines (structures) ..	49
TABLE 7.13 :	*Number and proportion of households preferring to continue the same means of* livelihood as followed at the time of the survey	50
TABLE 7.14 :	Distribution of households by states preferred to live in	51
TABLE 7.15 :	Distribution of household heads by degree of knowledge of local language ..	52

PRINCIPAL PARTICIPANTS

Design and Planning : Shri D. B. Lahiri, *Indian Statistical Institute*
Shri N. C. Ghosh, ,,

Field Work : Prof. H. Ghosh, *Chief Director, NSS* (1953)
Shri S. Kannan, *Superintendent, Bombay Block, NSS* (1953)
Shri S. C. Dhar, *Assistant Director, West India Range, NSS* (1953)
Shri H. K. Chaturvedi, *Indian Statistical Institute*

Processing : Shri J. M. Sen Gupta, *Indian Statistical Institute*
Shri H. B. Chaudhury, ,,

THE NATIONAL SAMPLE SURVEY

NUMBER 9

REPORT ON THE SAMPLE SURVEY OF DISPLACED PERSONS IN THE URBAN AREAS OF THE BOMBAY STATE: JULY—SEPTEMBER 1953

This Report on the Sample Survey of Displaced Persons in the Urban Areas of the Bombay State was prepared by the Indian Statistical Institute and is being published in the form in which it was submitted to the Government of India. The views contained in this Report are not necessarily those of the Government of India.

Chapter One

INTRODUCTION

1.1. The sample survey of displaced persons in the Bombay State was organised by the National Sample Survey (NSS) in July to September 1953 at the request of the Ministry of Rehabilitation, Government of India. As 88 per cent of the displaced population in the State were concentrated in urban areas, the survey was confined to those areas only. The selection of sample households was made on the basis of DP slips of 1951 Population Census. Information regarding social and economic conditions of the displaced households was collected in the survey by interviewing the households.

1.2. The actual collection of data was started at the end of June 1953 with a few investigators who were recruited and trained just for this survey and all of whom were Sindhis. They were later supplemented by trained investigators of the NSS located in the Bombay State when one round of NSS investigation was nearing completion and another was to begin. The design of the survey, the questionnaires and the necessary instructions to the investigators were prepared by the staff of the Indian Statistical Institute where the Technical Wing of the NSS is located. The analysis of the collected data and the drafting of this report were also done in the Institute.

1.3. The information related to various aspects of their lives, namely, (a) demographic and occupational particulars, such as, age and sex of the members of the households, their education standard, economic status, means of livelihood and employment status; (b) earnings of the working members and various kinds of receipts by the members of the households with reference to a period of one month prior to the date of survey; (c) expenditure of the households by various items of consumption in a period of one month preceding the date of survey; (d) loans taken by the households from private and government sources and detailed particulars

regarding type of government loans and the extent of their utilisation; (e) housing, sanitation and water supply and also their knowledge about the local language and their preference regarding place of rehabilitation and occupation.

1.4. The sampling was done in two stages. In the first stage, a sample of census tracts was selected and in the second, a sample of displaced households living in these census tracts was investigated. Since all the census tracts where the major government colonies were located were included in the survey, the sample was composed of two types of displaced households, e.g., (a) those living in government colonies and (b) those living in other localities. In all 1349 questionnaires could be completed in the survey and of these 880 households were living in government colonies and 469 in other localities. The results of the survey in this report have also been given with this breakdown of government colonies and other localities.

SAMPLING DESIGN AND THE WORK

1.5. The survey was restricted to displaced persons living in the urban areas of the Bombay State. As only 12 per cent of this population were living in rural areas and were scattered, they were excluded from the survey. Their inclusion would have pushed the cost of the survey disproportionately high.

1.6. The Population Census of 1951 took a special count of the displaced population and the census slips were kept apart for special tabulation. These slips were used as the frame for selecting samples. The slips, however, related to individual persons and since the unit of investigation in this survey was a household, only the slips relating to the household heads were required for our purpose. This involved sorting out the slips for the household heads from the rest of the slips for the displaced persons.

1.7. The whole of the Bombay State for the 1951 Census was divided into rural and urban areas and then grouped into about 200 census tracts. For the purpose of this survey, the rural tracts as also the urban tracts having 100 or less displaced persons were excluded. Sample tracts were then selected out of urban tracts having over 100 DPs; and also all the tracts having over 3,000 DPs were included. In all, 24 urban tracts were selected as first stage samples from 43 tracts spread over 15 districts of the State. 294,000 of the total of 298,000 urban displaced persons were living in these 43 tracts and thus, the coverage of the survey was extended to 98.6 per cent of the urban DPs of the State.

1.8. The DP slips of these selected census tracts were then obtained from the Superintendent of Census, Bombay State and the slips for the household-heads were sorted out from the rest. A list was made of the names of the household-heads together with census house numbers and addresses as given in these slips. Sample households were then drawn from these lists with a uniform sampling fraction. There was no way of ascertaining from the slips as to who were living in government colonies and who were living in other localities. But as the samples were selected

at random, it was expected that colony and non-colony population would be automatically represented in the sample and in the same relative proportions.

1.9. The preliminary work for the survey was started as early as April 1953. The work involved collection of full details regarding census material from Census Authorities, selection of sample tracts, collection of DP slips from the different Regional Census Offices in the State, sorting of slips to obtain the slips of the household-heads, listing them and finally selecting samples from these lists. This work was completed by the end of June 1953.

1.10. The actual work of data collection was started in Ulhasnagar Township near Kalyan on 30th June 1953. On the first day, the Superintendent of NSS in the Bombay State accompanied by investigators called on the Administrator of the colony and the latter agreed to give all necessary help to the investigators. In addition to this help, the cooperation of the local influential persons and of organisations like the Sindh Seva Samiti was very valuable.

1.11. As the survey proceeded, it was found that locating the sample households on the basis of inadequate addresses as given in the census slips was very difficult. In many localities, the census numbering of the houses was not so well arranged as to be followed easily by the investigators. There were also cases where the houses could be located but the neighbours reported that persons as stated in the slips never lived in them. Many of the houses could not be traced at all. The city of Bombay was the most difficult area. Many of the houses were white-washed and the census numbers were not visible. In some of the slips only the names of the streets and no numbers were given, and hence the investigators had to go from one end of the street to the other with only the name to locate the household. They also made use of all possible sources, such as particulars available in post offices, rationing offices, voters' list etc.

1.12. As a result, although much more time than was expected at the beginning was given to the searching of sample households, the number of households who could not be traced or had gone away from the addresses given in the census slips was very large indeed. Only 1349 out of 2795 or, about 48 per cent of sample households selected from the lists could be investigated. As the displaced persons outside the colonies were living together with the general population, it would be a difficult and costly job to prepare a frame for sample selection containing only the displaced persons. Even knowing that there would be high casualties it was decided that the frame would be based on census slips. When the cost is taken into consideration, there was really no practical way of getting a sampling frame other than the one used in this survey. The amount of work that went in the preliminaries of the survey was higher than was expected. Of a total volume of 86 man-months work, 32 man-months were spent for the preparatory work and 54 man-months for actual investigation.

1.13. Because of this large proportion of casualties, a question arises as to what extent these omissions have vitiated the representativeness of the sample.

In the next chapter, therefore, wherever possible, the results of this survey have been compared with the figures of the 1951 Population Census regarding the displaced persons. Comparatively stable features, such as age-structure, proportion of literacy, occupational distribution etc. do not change appreciably within a period of two or three years and as it will be seen later, the agreement between the two sets of figures is satisfactory.

1.14. A distribution of the sample households by the different divisions of the State, districts, census tracts and locality type is given in Table (1) at the end of the report but a summary of these figures is given in Table (1.1) below.

TABLE (1.1) : DISTRIBUTION OF SAMPLE HOUSEHOLDS BY DIVISION, DISTRICT AND LOCALITY TYPE

division	district	number of sample households		
		government colonies	other localities	all localities
(1)	(2)	(3)	(4)	(5)
1. Northern Deccan	E. Khandesh	36	—	36
	Poona	10	50	60
	Nasik	4	27	31
	Ahmednagar	10	16	26
2. Southern Deccan	—	—	—	—
3. Gujrat	Mehsana	1	3	4
	Panch Mahals	1	15	16
	Ahmedabad	138	81	219
	Surat	—	5	5
	Banaskantha	—	8	8
	Baroda	13	42	55
4. Greater Bombay	Greater Bombay	53	204	257
5. Konkan	Thana	614	18	632
6. total		880	469	1349

1.15. Of the 1349 sample households, 880 were living in government colonies and 469 outside. The households in the government colonies were concentrated mainly in the districts of Thana, Ahmedabad, Greater Bombay and East Khandesh. The non-colony households were concentrated mainly in Greater Bombay, Ahmedabad, Poona and Baroda.

1.16. The proportion of households living in the government colonies to the total sample households is about 65 per cent. But the proportion of persons living in government colonies to total persons of the sample is 62 per cent (4288 persons

of 6914 persons). According to the figures supplied by the Rehabilitation Department of the Bombay Government, the total number living in government colonies in March 1953 was 179,000 persons. This figure is 61 per cent of the total urban displaced population of 294,000 covered by this survey. The agreement between the proportion of the sample and that of the population is very satisfactory.

The tables

1.17. The main Tables with detailed figures are attached at the end of this report. These can be arranged by subjects as follows :

1.	Number and distribution of samples	Table (1)
2.	Demographic statistics	Tables (2) to (10)
3.	Expenditure on consumption	Table (11)
4.	Income	Tables (12) to (16)
5.	Loans	Tables (17) to (24)
6.	Housing and miscellaneous statistics	Tables (25) to (41)

In addition, summary tables have been given in the following five chapters where the more important results of the survey have been discussed in detail.

1.18. A facsimile of the questionnaire used in the survey is attached at the end of the report showing the various items for which the figures have been collected. But the figures on all the items have not been analysed and the results given in this report are by no means exhaustive. Only a selection has been made of those topics in which the Government of India is likely to be specially interested.

Chapter Two

SUMMARY OF RESULTS

Introduction

2.1. The sample survey of displaced persons in the Bombay State was carried out in July to September 1953. 88 per cent of the displaced population having settled in the urban areas of the State, the survey was confined to those areas only. The coverage of the survey extended to 98.6 per cent of the urban displaced persons of the State, *i.e.*, to 294,000 out of a total of 298,000 urban displaced persons.

2.2. The investigation was done by persons specially recruited and trained for this survey all of whom were Sindhis. They were later joined by trained NSS investigators during the interregnum between the completion of one round of NSS investigation and the commencement of another. The design, questionnaires, instructions to investigators, analysis and the report were prepared by the Indian Statistical Institute where the Technical Wing of the NSS is located.

2.3. Information was collected in respect of various aspects of the lives of displaced persons. It related to (a) demographic and occupational particulars, (b) earnings of the working members and various other receipts of the household, (c) expenditure of the households during the month preceding the date of survey, (d) loans of the households from various sources and their utilisation, (e) housing, sanitation, water supply, knowledge of the local language, preference regarding occupation and habitation.

2.4. The sample was composed of two types of displaced households, namely (a) those living in government colonies, and (b) those living in other localities. In all, 1349 questionnaires could be completed of which 880 households were living in government colonies and 469 in other localities. The amount of preliminary work involved was much more than was expected and out of 86 man-months work, 32 man-months were spent for the preparatory work and 54 man-months for actual investigation.

Demographic statistics

2.5. *Household size :* The average size of households of the displaced persons was 5.1 as against nearly 4.7 of the general population according to 1951 Census. The size of households living outside government colonies was of 5.6 persons and of those in government colonies of 4.9 persons.

2.6. *Mother tongue :* 81.0 per cent of the displaced households were Sindhi-speaking, 7.4 per cent were speaking Punjabi, 6.2 per cent spoke Gujrati, 1.4 per cent Marathi and 3.2 per cent other languages. The Sindhi-speaking households in government colonies were 88.3 per cent and in other localities 67.2 per cent. The proportions of Punjabis and Gujratis were greater in non-government colonies.

2.7. *Age :* Children belonging to the age group 0–4 in government colonies and other localities were respectively 12.3 and 11.6 per cent. The distribution in age group 5–14 were about the same in the two areas, it being 27.1 per cent in government colonies and 27.9 per cent in other localities. Persons in the age group 15–54 in the corresponding areas were 52.3 and 53.1 per cent. In the age group 55–74 distribution showed 8.0 per cent in government colonies and 7.0 per cent in other localities.

2.8. *Literacy and education :* The proportion of literacy in government colonies was 51.5 per cent compared with 65.7 per cent in other localities. A higher proportion of males (74.3 per cent) and a still higher proportion of females (56.7 per cent) living outside government colonies were literate. Thus in the case of both males and females, people living in non-government colonies had better educational qualifications. Among the males of all localities 30.9 per cent were illiterate, 42.5 per cent merely literate, 9.3 per cent matriculates and 1.7 per cent were graduates. Among the females of all localities only 2.2 per cent were matriculates of whom 0.4 per cent were graduates. Nearly 90 per cent of females were either illiterate or merely literate.

2.9. *Economic status :* The proportions of earners, earning dependents and non-earning dependents in the colonies and outside were about the same. In government colonies, 18.9 per cent were earners, 3.3 per cent earning dependents and 77.8 per cent non-earning dependents, the corresponding percentages in other localities being 19.5, 3.5 and 77.0.

2.10. *Livelihood classes :* The proportion of active population engaged in agriculture was negligible in both government colonies and other localities, it being 0.3 per cent in the former area and 0.2 per cent in the latter. The proportions in 'other production' were more or less the same for the government colonies (16.8 per cent) and other localities (15.2 per cent) and also the proportions engaged in transport operations were roughly the same in both areas (4.9 per cent in government colonies and 5.3 per cent in other localities). In trade the proportion was somewhat higher among the non-colony population (47.4 per cent) than among those in government colonies (42.1 per cent). The proportion of employed persons in other services was higher among population in government colonies (35.9 per cent) than among those living outside (31.9 per cent). Other and miscellaneous services include personal services, construction work, hotel-keeping, repairing services, professional services and miscellaneous receipts from rent, charity etc.

2.11. *Employment status :* In government colonies, about 98 per cent of the economically active population were either employees or were working on own account. In other localities, about 96 per cent were either employees or working on own account. The proportion of employers, though very small, was significantly higher in other localities (2.8 per cent) than in government colonies (0.7 per cent). A very small proportion lived on unearned incomes.

2.12. *Intensity of employment:* Among all economically active persons of all livelihood classes in government colonies and in other localities a person was employed for a period of 24 days in a month, the average income per person being Rs. 71.8 in the former area and Rs. 118.1 in the latter. The income figures for each livelihood class were also higher in other localities. Over four-fifths of the active population in government colonies and more than nine-tenths in other localities were working for more than 21 days a month. Thus a higher proportion of persons in government colonies was under-employed.

2.13. *Livelihood after migration:* In government colonies, 47.1 per cent of the households continued to follow the same means of livelihood as they did before migration. In other localities, 57.5 per cent pursued their old activities. Taking all localities together, 50.7 per cent of households continued their old vocations. Greatest shift occurred in agriculture. Only 0.6 per cent continued to depend on it. Professional services involved the least change in occupation and 67.0 per cent of households remained in the old occupation. 64.2 per cent of households continued to follow trade as before. Nearly 60 per cent of households remained in crafts and cottage industries. Roughly, a half of the households continued to follow the old vocations in construction, transport and services and about a third continued in large industries and other types of odd jobs.

Expenditure on consumption

2.14. *Consumer expenditure:* The per household expenditure of the displaced population of all localities taken together was Rs. 143.2 per month in the period July-September 1953. In government colonies it was Rs. 112.3 compared to Rs. 201.3 in other localities. A comparison of the consumer expenditure of all localities with the per household expenditure of the general population of some urban areas of the Bombay State as revealed by the data of the 4th round of the National Sample Survey (April-September 1952) shows that the two estimates are nearly equal. In spite of this, the position of the displaced households turns out to be somewhat worse when the large size of these households and the increase in cost of living from the time of 1952 survey to that of 1953 survey are taken into consideration.

2.15. *Pattern of consumption:* In government colonies a higher proportion was spent on food, namely 63.7 per cent as compared with 54.8 per cent by households living in other localities. The proportion of expenditure for the residual items was lower in the government colonies (18.4 per cent). The expenditure for house rent in government colonies was also lower, namely 3.0 per cent compared to 9.8 per cent in other localities. The proportion of expenditure on clothing was about the same in both the settlements (8.6 per cent in government colonies and 9.4 per cent in other localities). Taking the households of all localities together, it was found that 59.4 per cent and 9.0 per cent were spent respectively for food and clothing and 19.4 per cent on residual or miscellaneous items.

INCOME

2.16. The monthly receipts were higher than the expenditure in both government colonies and other localities and although the receipts from various sources were meant for consumption they could not be regarded as incomes in the proper sense. In government colonies the monthly money receipt per household was Rs. 123.1 whereas in other localities it was Rs. 225.0.

2.17. Particulars regarding current receipts were collected under such items as (1) income from occupation, (2) receipts from other sources, (3) imputed value of supplies obtained from one's own enterprise, (4) government dole, (5) non-government help and (6) non-government loan. Taking the households of all localities together, the total receipt per household was Rs. 158.5 of which 67.5 per cent were income from occupation and 17.9 per cent from other sources. The proportions for government dole, non-government help and non-government loan were respectively 1.8 per cent, 4.4 per cent and 8.0 per cent. The imputed value of own supply was only 0.4 per cent.

2.18. In government colonies, dependence on government dole was greater than in other localities and 10.2 per cent of households depended on it. In other localities, such households were only 2.3 per cent. The most important source of receipt in both the settlements was the own (residual) income of the households, 51.5 per cent of households in government colonies and 75.0 per cent of households in other localities depending on this source. Taking households of all localities together, 7.5 per cent of households depended on government doles, 9.6 per cent and 18.7 per cent respectively on non-government help and non-government loan, 4.5 per cent on sale of assets and 59.7 per cent on their income alone.

2.19. For all localities taken together the amount of government dole per receiving household was Rs. 39.4. The amount of non-government help per receiving household was Rs. 71.7. Non-government loans were Rs. 67.8 per receiving household for all localities. Similarly the amount obtained by sale of assets was Rs. 76.2 per household. In all cases the per household receipts in other localities were greater than in government colonies.

2.20. In examining how far the incomes of the households could meet their expenditures only the receipts which could be regarded as proper incomes were taken into consideration. Taking the households living in all the localities together, 39.8 per cent of the households had incomes above expenditure, 63.3 per cent had incomes covering more than 90 per cent of their expenditure and 67.5 per cent had incomes of over 80 per cent of the expenditure. At the other extreme, 9.5 per cent of the households had no proper incomes at all. When the two areas are compared, the position in government colonies turns out to be worse than in other localities.

Loans

2.21. The households obtained loans both from government and non-government sources. Taking the households of all localities together, 29.1 per cent had outstanding government loans and the average amount outstanding per household was Rs. 1025.3 per household. 44.6 per cent received non-government loans and the amount outstanding per household was Rs. 1289.3. Taking government and non-government loans together, 55.9 per cent of the households had loans and the average amount was Rs. 1567.2 per household. 44.1 per cent of households had no outstanding loans. The outstanding loans of all kinds per household was greater in other localities than in government colonies. The proportion of households having no outstanding loan was also greater in other localities (59.2 per cent) than in government colonies (36.0 per cent).

2.22. *Government loans :* These loans were given under different heads, namely house-building, trade, profession, maintenance loan, education loan, maintenance grant and education grant. 94.7 per cent of house-building loan was utilised in government colonies and the extent of utilisation of trade loans was only 75.1 per cent. The maintenance loan was fully utilised and only Rs. 101.6 was repaid by each borrowing household. The maintenance grant was only partly utilised, the extent of utilisation being 55.6 per cent. There was no education loan and education grant at all. Barring repayment of maintenance loan other loans were either repaid in almost negligible proportions or not at all.

In other localities, government loans were given under all the heads except house-building. Maintenance and education loans were fully utilised of which Rs. 105.0 and Rs. 600.0 respectively were repaid by each borrowing household. The extent of utilisation of trade, profession and maintenance grant was respectively 82.2, 85.5 and 70.9 per cent. The education grant was fully utilised. There was little or no repayment except under heads already mentioned.

All the households receiving trade and professional loans did not utilise them to the same extent. A little over 53 per cent of households receiving trade loans and nearly 45.0 per cent receiving professional loans utilised more than 90 per cent of these loans for these purposes. 20.6 per cent of households with trade loans and 27.6 per cent of households with professional loans could utilise their loans only up to 10 per cent. 13.5 per cent of households having trade loans and 13.8 per cent having professional loans could utilise more than 50 per cent of their loans, but not more than 70 per cent for these purposes.

Housing and miscellaneous statistics

2.23. *Housing :* In government colonies 98.9 per cent of households lived in rented accommodation and 1.1 per cent in owned accommodation. In other localities the position was somewhat different. 89.3 per cent of households were in rented houses and 10.7 per cent in houses owned by them. The proportion in all

localities taken together was that 95.6 per cent of households lived in rented accommodation while 4.4 per cent of households occupied houses owned by them.

In government colonies more than 85 per cent of households had accommodation containing one room while in other localities only 41.0 per cent of households were in one-room accommodation. 10.3 per cent of households in government colonies and 37.2 per cent in other localities were living in two-room accommodation. The proportion of households having three-room accommodation in both government colonies and other localities were respectively 2.6 and 14.1 per cent. Many of the households shown as occupying one-room accommodation in government colonies had rooms in notional rather than in real sense. In such cases, the floor space occupied by a household was reckoned as one room.

The proportion of households occupying floor space up to 300 sq. ft. in government colonies and other localities was respectively 85.9 per cent and 72.0 per cent. The remaining households in both the areas occupied more than 300 sq. ft. of floor space. Taking all the localities together the average floor space per person was 46.7 sq. ft.

In all localities taken together 16.2 per cent of households were living in totally brick-built structures, 64.2 per cent in partly brick-built and partly non-brick-built structures and 19.6 per cent in totally non-brick-built ones.

2.24. *Lighting :* In government colonies, 37.1 per cent of households used electric light, 61.7 per cent used kerosene oil light and 1.2 per cent other types of light. In other localities, the proportion was 71.5 per cent of households for electric light and 28.5 for kerosene oil light.

2.25. *Water supply :* Over 80 per cent of the households got their drinking water from taps. In government colonies the proportion of such households was 82.9 per cent and in other localities it was 84.1 per cent. The remaining households got their drinking water from tube wells, wells and other sources. The average distance of the households from taps was 22.4 yards in government colonies and 11.5 yards in other localities.

In government colonies, only 7.2 per cent of households did not share the use of the source with other households. The proportion for other localities was 40.2 per cent. At the other extreme nearly 50 per cent of the households living in government colonies shared the use of the source with more than 30 households, the corresponding proportion of households in other localities being 14.6 per cent. If the proportion of households sharing the source with 10 others is considered, the percentage for government colonies comes to 86.5 against 27.8 for other localities.

2.26. *Latrines :* In government colonies 3.1 per cent of the households were using latrines with underground drainage and flush, 17.0 per cent latrines of the septic tank type and 78.4 per cent latrines of the old type. In other localities, 46.9 per cent were using latrines with underground drainage and flush, 1.3 per cent latrines of the septic tank type and 42.4 per cent the old type latrines. The

average distance, taking all types together, was 30.2 yards in government colonies and 27.3 yards in other localities.

Only 4.4 per cent of households in government colonies were using latrines without sharing them with others, the corresponding proportion in other localities being 27.7 per cent. At the other end 49.2 per cent in government colonies shared latrines with more than 30 households whereas the percentage for other localities was 5.7. In government colonies 76.8 per cent of the households were using latrines with more than 10 others and the corresponding proportion for other localities was 22.2 per cent.

2.27. *Preference regarding means of livelihood :* Considering the households of all localities 61.9 per cent preferred activities which they were following at the time of the survey. The proportions of households preferring to remain in the same activities varied from 70.3 per cent in trade to 51.9 per cent in construction.

2.28. *Preference regarding place of habitation:* 71.9 per cent of all households of all localities preferred to live in the Bombay State and 22.6 per cent of households were indifferent as to the place of habitation. Only 5.5 per cent of the households preferred to go out of Bombay.

2.29. *Knowledge of local language :* Among all households of all localities 65.8 per cent could not read, write, speak or understand the local language. The proportions of this type of households were 75.4 per cent in government colonies and 48.0 per cent in other localities. It is, however, worth mentioning that the majority of these households had a working knowledge of Hindustani.

CHAPTER THREE

DEMOGRAPHIC STATISTICS

3.1. The number of sample households in government colonies, in other localities and in all localities together with the corresponding number of persons and average size of households are given in Table (3.1) below.

TABLE (3.1) : NUMBER OF SAMPLE HOUSEHOLDS AND PERSONS PER HOUSEHOLD

areas	households		persons		persons per household
	number	percentage	number	percentage	
(1)	(2)	(3)	(4)	(5)	(6)
1. government colonies	880	65.2	4288	62.0	4.9
2. other localities	469	34.8	2626	38.0	5.6
3. all localities	1349	100.0	6914	100.0	5.1

3.2. The average size of households of the displaced persons was higher than the average size of households of the general population in the urban areas of the Bombay State which according to the 1951 Census was about 4.7 persons. The size of households living outside government colonies was of 5.6 persons, and of those living in government colonies of 4.9 persons. The smaller size in the government colonies might have been due to the tendency of the inmates to split themselves into smaller households to gain some advantage regarding housing space, ration facilities and government help.

3.3. A distribution of the sample households by their size as obtained in this survey is given in Table (3.2) below. Similar figures for the general population of the urban areas of the Bombay State as obtained in the 1951 Population Census are also given in the table. The 1951 Census figures for the displaced population on this distribution are not available.

TABLE (3.2) : DISTRIBUTION OF HOUSEHOLDS BY THEIR SIZE

size of households (persons)	sample survey : July–September 1953						1951 Census : urban general population (based on sample)	
	government colonies		other localities		all localities			
	number	percentage	number	percentage	number	percentage	number	percentage
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1. 3 or less	294	33.4	120	25.6	414	30.7	34,481	38.5
2. 4—6	363	41.3	190	40.5	553	40.9	35,509	39.6
3. 7—9	186	21.1	114	24.3	300	22.3	14,201	15.8
4. 10 or above	37	4.2	45	9.6	82	6.1	5,473	6.1
5. total	880	100.0	469	100.0	1349	100.0	89,664	100.0
6. over-all average size	4.9		5.6		5.1		4.7	

3.4. Taking all localities together, the size of 28.4 per cent of the households was over 6 persons. The proportion for the general population living in the urban areas of the Bombay State was 21.9 per cent. Thus, there was a higher proportion of households with larger size amongst the displaced population as compared with the general population and this was particularly so amongst those who were living outside the government colonies.

Distribution by mother tongue

3.5. The detailed figures regarding the distribution of displaced households by their mother tongue are given in Table (2) at the end of the report, but a summary is given in Table (3.3) below.

TABLE (3.3) : PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY MOTHER TONGUE

mother tongue	percentage distribution		
	government colonies	other localities	all localities
(1)	(2)	(3)	(4)
1. Sindhi	88.3	67.2	81.0
2. Punjabi	2.7	16.2	7.4
3. Gujrati	4.0	10.4	6.2
4. Marathi	1.5	1.3	1.4
5. others	2.5	4.5	3.2
6. no information	1.0	0.4	0.8
7. total	100.0	100.0	100.0
8. number of households	880	469	1349

3.6. Taking the households of all localities together, 81.0 per cent of the households were speaking Sindhi in their homes, 7.4 per cent were speaking Punjabi, 6.2 per cent Gujrati, 1.4 per cent Marathi and 3.2 per cent other languages. Information was not available from 11, i.e., 0.8 per cent of the households. It will be noticed that there was a greater concentration of Sindhis in government colonies. 88.3 per cent of the households in government colonies were Sindhis as compared to a proportion of 67.2 per cent for other localities. The proportion for Punjabis in the government colonies was 2.7 per cent as compared with 16.2 per cent in other localities. For Gujratis, the proportion in government colonies was 4.0 per cent as compared with 10.4 per cent in other localities. The proportions for the households speaking Marathi or other languages were low both in government colonies and in other localities.

3.7. Comparable figures in this regard are not available from 1951 Population Census, but some figures regarding the place of origin of migration of the

displaced persons are available from a note written on Displaced Population by the Superintendent of Census, Bombay State, and these are given below.

TABLE (3.4) : PERCENTAGE DISTRIBUTION OF DISPLACED PERSONS OF BOMBAY BY STATES FROM WHICH THEY MIGRATED : 1951 POPULATION CENSUS

place of origin	percentage distribution
(1)	(2)
1. Sind	82.0
2. West Punjab	9.4
3. Khairpur State	4.4
4. others	4.2
5. total	100.0

3.8. These figures relate to individuals for the State as a whole including both the rural and urban areas. Again, the figures refer to places of origin of migration and not specifically to mother tongue. Since the individuals migrating from the same State did not necessarily speak the same language, a distribution of persons arranged by place of origin can be only broadly compared with a distribution of households arranged by mother tongue. After taking these approximates into account, it will be seen that the figures of both sample survey and 1951 Census indicate that over four-fifths of the displaced persons are Sindhis. The remaining fifth, as observed in this survey, is composed of Punjabis, Gujratis and others.

Age distribution

3.9. The distribution of the members of the sample households by age-group and sex has been given in Table (3). Only percentage distribution of members of households living in colonies and outside and similar distribution from the 1951 Population Census are given in the following table.

TABLE (3.5) : PERCENTAGE DISTRIBUTION OF DISPLACED PERSONS BY AGE GROUPS

	age group in years	sample survey : July–September : 1953			1951 Census Bombay, Saurashtra and Kutch: urban and rural	
		government colonies	other localities	all localities	displaced	general
	(1)	(2)	(3)	(4)	(5)	(6)
1.	0	2.0	1.9	2.0	0.8	3.2
2.	1— 4	10.3	9.7	10.1	5.3	10.6
3.	5—14	27.1	27.9	27.4	28.1	25.7
4.	15—24	20.8	20.0	20.5	22.9	18.2
5.	25—34	14.2	14.4	14.3	17.4	15.9
6.	35—44	10.4	11.1	10.6	11.3	11.6
7.	45—54	6.9	7.6	7.1	7.5	7.7
8.	55—64	5.3	3.9	4.8	4.5	4.6
9.	65—74	2.7	3.1	2.9	1.6	1.8
10.	75 & above	0.3	0.4	0.3	0.6	0.7
11.	total	100.0	100.0	100.0	100.0	100.0

3.10. The figures of columns (5) and (6) relating to displaced and general population of urban and rural areas of Bombay, Saurashtra and Kutch have been obtained from the note on DPs written by the Superintendent of Census, Bombay State. Similar 1951 Census figures of displaced persons for urban areas of the Bombay State only were not readily available. The figures of the present survey, however, refer only to displaced population in urban areas of Bombay State for the period July to September 1953. Therefore, the figures from the two sources are only roughly comparable.

3.11. It will be seen from column (5) that there had been a gap in the age groups (0) and (1–4) years, the reason being that, in the census enumeration the children of the displaced persons who were born in India were not considered displaced. In the sample survey, on the other hand, the children of the displaced persons born in India were included as DPs. Consequently, the proportions in the first two age-groups, namely (0) and (1–4) years, are much higher and are near about the proportions for the general population. The age structures of the displaced population and of the general population are of the same order and as already noted by the Superintendent of Census of the Bombay State, the structure shows the signs of mass exodus.

Literacy and education standard

3.12. The distribution of persons by age group, sex and education standard living in different localities is given in Table (4). Only the percentages of literacy as obtained in this survey and in the 1951 Census are given below in Table (3.6).

TABLE (3.6) : PERCENTAGE OF LITERACY (URBAN AREAS)

areas/population	male	female	total
(1)	(2)	(3)	(4)
Sample Survey : July–September 1953			
1. government colonies	65.8	37.1	51.5
2. other localities	74.3	56.7	65.7
3. all localities	69.1	44.5	56.9
1951 Census : Bombay State			
4. displaced population	69.7	38.7	57.6
5. general population	52.0	26.7	40.6

3.13. The proportion of literacy in the government colonies was 51.5 per cent as compared with 65.7 per cent for the other localities. A higher proportion of males and a still higher proportion of females living outside the colonies were literate. A comparison of the percentages of this survey with those of the 1951 Census for the displaced population shows a good agreement except that the percentage of literacy for the females is somewhat higher in the sample survey. As compared with the general urban population, the displaced population had a much higher proportion of literates.

3.14. A further breakdown is given in Table (3.7) showing the distribution of persons by education standard and by sex in the different localities.

TABLE (3.7) : PERCENTAGE DISTRIBUTION OF PERSONS BY EDUCATION STANDARD

standard	government colonies			other localities			all localities		
	male	female	total	male	female	total	male	female	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. illiterate	34.2	62.9	48.5	25.7	43.3	34.3	30.9	55.5	43.1
2. merely literate	44.8	30.7	37.8	38.7	39.8	39.3	42.5	34.1	38.4
3. under-matric	14.1	5.7	9.9	22.3	12.3	17.4	17.3	8.2	12.8
4. matric	5.9	0.7	3.3	10.5	3.7	7.1	7.6	1.8	4.7
5. graduate	1.0	0.0	0.5	2.8	0.9	1.9	1.7	0.4	1.0
6. total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

3.15. It will be seen that both in the case of males and females the people living outside the government colonies have better educational qualifications. Taking the males of all localities, 30.9 per cent were illiterate and 42.5 merely literate. 9.3 per cent passed the matriculation examination and of them, 1.7 per cent were graduates. Amongst the females of all localities, only 2.2 per cent passed the matriculation examination of whom only 0.4 per cent were graduates. Roughly, 90 per cent of the females were either illiterate or merely literate.

Economic status

3.16. The distribution of persons by the economic status of earners, earning dependents, and non-earning dependents is given below in Table (3.8). Exactly comparable figures from the 1951 Census are not available because the note on displaced population prepared by the Census Superintendent of Bombay gives the figures for population of urban and rural areas taken together. To make the figures somewhat comparable only the figures relating to the non-agricultural population have been shown in this table.

TABLE (3.8) : PERCENTAGE DISTRIBUTION OF EARNERS, EARNING DEPENDENTS AND NON-EARNING DEPENDENTS

areas/population	percentage distribution			
	earners	earning dependents	non-earning dependents	total
(1)	(2)	(3)	(4)	(5)
Sample Survey : July–September 1953 (urban areas)				
1. government colonies	18.9	3.3	77.8	100.0
2. other localities	19.5	3.5	77.0	100.0
3. all localities	19.1	3.4	77.5	100.0
1951 Census : Bombay State (urban and rural, but of non-agricultural classes only)				
4. displaced population	26.3	2.7	71.0	100.0
5. general population	31.4	7.2	61.4	100.0

3.17. It will be seen that the proportions of earners, earning dependents and non-earning dependents in the colonies and outside were roughly the same but in comparison with the figures of the 1951 Census, the proportions are slightly different. The general picture for the displaced population, however, remained the same, namely, the ratio of earners and earning dependents to non-earning dependents remained 1 to 3 persons roughly compared with the ratio of 1 to 2 persons for the general population.

DISTRIBUTION BY LIVELIHOOD CLASSES

3.18. The detailed figures of the distribution of the economically active population, that is, earners and earning dependents, by livelihood classes and employment status are given in Table (7). A summary of these figures is given below in Table (3.9) together with the relevant figures of the 1951 Census. It may be noted that the figures of the sample survey show the distribution of only the economically active population. The census figures, on the other hand, show the distribution of earners including their dependents. If there is a pattern of variation in the size of dependents depending on the means of livelihood, then these two ways of distribution will give two sets of figures even for the same population. It may also be noted that the figures relate to two different years, namely 1951 and 1953.

3.19. The classification of the means of livelihood is also slightly different. For instance, under the classification "agriculture", only the activities depending on agricultural cultivation have been included in the census, whereas in the sample survey such activities as animal husbandry, fishing, forestry etc., have also been included in "agriculture". These differences, however, are not of much importance in this discussion because almost the whole of the active population covered in this survey was non-agricultural and the classification regarding non-agricultural activities is similar and comparable.

TABLE (3.9) : PERCENTAGE DISTRIBUTION OF ECONOMICALLY ACTIVE POPULATION BY MEANS OF LIVELIHOOD CLASSES

occupation	sample survey : July–September 1953			Census 1951 : Bombay State	
	government colonies	other localities	all localities	displaced population (urban and rural)	general population (urban)
(1)	(2)	(3)	(4)	(5)	(6)
1. agriculture	0.3	0.2	0.3	1.9	15.4
2. other production	16.8	15.2	16.2	13.0	28.9
3. trade	42.1	47.4	44.1	40.1	19.3
4. transport	4.9	5.3	5.1	4.1	5.2
5. other services and miscellaneous sources	35.9	31.9	34.3	40.9	31.2
6. total	100.0	100.0	100.0	100.0	100.0

3.20. The proportion occupied in agriculture was negligible both in government colonies and other localities. The proportions engaged in other kinds of production were more or less the same for the government colonies and other localities and also the proportions engaged in transport operations were roughly the same. The proportion engaged in trade was somewhat higher amongst the non-colony population and on the other hand the proportion engaged in other services was higher amongst the population living in government colonies.

3.21. When the proportions for all localities taken together are compared with those obtained in the 1951 Census, the figures are somewhat different. The census figures for the displaced population refer to both urban and rural areas and the figures for the urban areas only have not been available. However, the broad feature, namely, the concentration of displaced persons in trade and various services, come out clearly from both the sets of figures. It may be noted that "other services and miscellaneous sources" include personal services, construction work, hotel-keeping, repairing services, professional services and miscellaneous receipts from rent, charity etc. Again, when these figures are compared with those for the general urban population of the State, it is seen that while the displaced persons were concentrated mainly in commerce and other services, a much higher proportion of the general urban population was engaged in agriculture and other production.

3.22. The distribution of the economically active population by employment status is given below.

TABLE (3.10) : PERCENTAGE DISTRIBUTION OF ECONOMICALLY ACTIVE POPULATION BY EMPLOYMENT STATUS

employment status	government colonies	other localities	all localities
(1)	(2)	(3)	(4)
1. employer	0.7	2.8	1.5
2. employee	40.0	41.0	40.4
3. own account	57.8	54.9	56.7
4. unearned income	1.5	1.3	1.4
5. total	100.0	100.0	100.0

3.23. In the government colonies, about 98 per cent of the economically active persons were either employees or were working on own account. A very small proportion lived entirely on unearned incomes from sources such as rent, charities etc. In other localities, about 96 per cent also were either employees or working on own account. The proportion of employers, though very small, was significantly higher than that for government colonies.

INTENSITY OF EMPLOYMENT

3.24. The Table (3.11) below gives some idea of the intensity of employment and individual earnings in different means of livelihood.

TABLE (3.11) : DISTRIBUTION OF EARNERS AND EARNING DEPENDENTS (NON-EARNING DEPENDENTS EXCLUDED) BY LIVELIHOOD CLASSES WITH AVERAGE NUMBER OF DAYS EMPLOYED AND AVERAGE INCOME EARNED PER MONTH PER PERSON

livelihood classes	government colonies			other localities			all localities		
	number of persons	days employed	income in Rs.	number of persons	days employed	income in Rs.	number of persons	days employed	income in Rs.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. agriculture	3	24	36.50	1	—	300.00	4	18	102.38
2. crafts and cottage industries	120	23	47.59	61	24	86.88	181	23	60.83
3. large industries	40	24	100.56	31	23	141.60	71	24	118.48
4. trade	399	25	63.43	287	25	116.00	686	25	85.42
5. constructioi	27	20	96.77	13	22	187.27	40	21	126.18
6. transport	47	25	107.13	32	25	132.03	79	25	117.22
7. services	245	25	76.58	135	24	108.25	380	25	87.83
8. professional services	59	22	95.54	36	23	157.29	95	22	118.82
9. others	10	—	100.22	9	3	139.55	19	2	118.85
10. total	950	24	71.78	605	24	118.14	1555	24	89.81

3.25. Taking all economically active persons of all livelihood classes in the government colonies, it will be seen that on average a person was employed for 24 days in a month during the period of the survey. The income per person for a month was about Rs.71.8. As compared with this, the average number of days employed for the other localities was also 24 days in a month but the average income per person was about Rs.118.1. The average position of the persons outside the government colonies was consistently better than that in the government colonies. When the income figures for the government colonies and the other localities are compared for each livelihood class, it will be seen that in all cases the income figures for the other localities are higher.

3.26. Information relating to income has been usually seen to be understated by the respondents. But since this is a general tendency, whatever be the value of the figures in the absolute sense, these are useful for relative comparisons.

That the average earnings of the economically active persons of the government colonies were lower than those for the other localities appears clear. Again, a comparison between the earnings in the different livelihood classes is interesting. It will be seen from the table that those who were engaged in large-scale industries had higher incomes than those engaged in crafts and cottage industries; those engaged in transport operations or construction jobs had higher incomes than those engaged in trades; those engaged in professional services had higher incomes than those engaged in services or in other types of odd jobs.

3.27. A further classification of the earners and earning dependents by the intensity of employment in terms of days in a month together with average incomes is given in Table (3.12) below.

TABLE (3.12) : DISTRIBUTION OF EARNERS AND EARNING DEPENDENTS (NON-EARNING DEPENDENTS EXCLUDED) BY DAYS OF EMPLOYMENT IN A MONTH WITH AVERAGE INCOME PER PERSON

days of employment in the month	government colonies			other localities			all localities		
	number of persons	percentage	income in Rs.	number of persons	percentage	income in Rs.	number of persons	percentage	income in Rs.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. 1—7	11	1.2	14.2	8	1.3	24.2	19	1.2	18.4
2. 8—14	28	2.9	30.7	6	1.0	46.1	34	2.2	33.4
3. 15—21	120	12.6	42.1	37	6.1	77.1	157	10.1	50.3
4. 22—30	791	83.3	78.5	554	91.6	123.0	1345	86.5	96.9
5. total	950	100.0	71.8	605	100.0	118.1	1555	100.0	89.8

3.28. Over four-fifths of the active population in the government colonies were working for more than 21 days in a month but as compared with the other localities a higher proportion of active persons of the government colonies was under-employed. The figures also show that the per person incomes increased as the number of days of employment increased, but here again, the average incomes in the government colonies were lower than the corresponding incomes of the other localities.

Means of livelihood before and after migration

3.29. The detailed figures showing the distribution of households by livelihood classes before migration and during the period of survey are given in Table (10). A summary of the details has been given in Table (3.13) below. It may be noted that the information is based on the principal means of livelihood of the principal earners of the households and is thus different from the figures showing the distribution of individual earners and earning dependents by livelihood classes. The figures

in the table have been so arranged as to show in what proportion the principal earners of the households in the different livelihood classes still follow the activities they used to do before migration.

TABLE (3.13) : DISTRIBUTION OF HOUSEHOLDS BY PRE-MIGRATION LIVELIHOOD CLASSES AND PROPORTIONS CONTINUING THE SAME ACTIVITIES DURING THE PERIOD OF THE SURVEY

livelihood classes	government colonies			other localities			all localities		
	number of households		percentage continuing	number of households		percentage continuing	number of households		percentage continuing
	before migration	continuing now		before migration	continuing now		before migration	continuing now	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. agriculture	139	1	0.7	28	—	—	167	1	0.6
2. crafts and cottage industries	76	41	53.9	40	28	70.0	116	69	59.5
3. large industries	24	8	33.3	16	7	43.8	40	15	37.5
4. trade	333	205	61.6	215	147	68.4	548	352	64.2
5. construction	24	13	54.2	13	6	46.2	37	19	51.4
6. transport	17	9	52.9	11	5	45.5	28	14	50.0
7. services	162	83	51.2	88	45	51.1	250	128	51.2
8. professional services	56	38	67.9	32	21	65.6	88	59	67.0
9. others	37	11	29.7	20	7	35.0	57	18	31.6
10. total	868	409	47.1	463	266	57.5	1331	675	50.7
11. no information	12	—	—	6	—	—	18	—	—

3.30. In government colonies, taking all livelihood classes together, 47.1 per cent of the households continued to follow the same activities as they used to do before migration. In other localities, 57.5 per cent of the households continued to follow the old activities. Taking all the localities together, 50.7 per cent of the households continued to follow their old vocations.

3.31. The proportions for the different livelihood classes, however, vary. In the government colonies, only 1 of the 139 households (0.7 per cent) depending on agriculture continued to depend on the same. Such a large shift in the agricultural class would naturally occur because the households came away from their lands and were living after migration in urban areas. Because of the circumstances of migration even those who were non-cultivating owners would not get any rent from land. Only about a third of the households engaged in large industries or other types of odd jobs before migration continued to do so at present. 67.9 per cent of the households engaged before migration in professional services and 61.6 per

cent of those engaged in trade continued their old activities in India. Similar proportions for crafts and cottage industries, construction, transport and services were a little above 50 per cent.

3.32. In other localities, proportions continuing the old vocations were generally higher. Only about a third of the households depending on various odd jobs before migration continued to do so. Roughly, a half of the households engaged in large scale industries, construction, transport and services before migration continued in the old lines. About two-thirds of the households engaged before migration in crafts and cottage industries, trade and professional services continued in their old lines.

3.33. Taking all the households of all localities together, roughly two-thirds of the households continued to follow the old vocations in crafts and cottage industries, trade and professional services. Roughly, half of the households continued the old vocations in construction, transport and services; and about a third continued in large industries and in other types of odd jobs. Practically all who before migration were depending on agriculture were no longer doing so.

3.34. Information regarding means of livelihood only was collected in this survey to compare the positions obtaining before and after migration. No attempt was made to collect similar information on income, expenditure or value of properties simply because such questions would have invited biased replies. Considering the emotional stress in which the displaced persons live, if they were asked as to what they were earning or spending or owning before they migrated as compared with their present position, it was highly likely that they would have given an optimistic picture of the good old days. There would be no means of checking the correctness of their statements and the figures would have been merely misleading.

Chapter Four

EXPENDITURE ON CONSUMPTION

4.1. The expenditure per household per month for the government colonies, other localities and for all localities taken together are given below in Table (4.1). For purposes of comparison, per household expenditures of the general population of some urban areas of the Bombay State have also been given. These figures were collected in the 4th round of the National Sample Survey in the period April–September 1952. The survey covered a sample of 5 towns in the State and these were Ahmedabad, Amalner, Malegaon, Manglawedha and Shigali. In addition, Bombay city was also covered.

TABLE (4.1): COMPARATIVE CONSUMER EXPENDITURE OF DISPLACED AND GENERAL POPULATION IN RUPEES PER HOUSEHOLD PER MONTH

areas	number of sample households	expenditure in Rs.
(1)	(2)	(3)
Sample Survey of displaced persons : July-September 1953		
1. government colonies	880	112.3
2. other localities	469	201.3
3. all localities	1349	43.2
National Sample Survey : April-September 1952		
4. 5 towns of Bombay	304	143.5
5. Bombay city	157	276.3

4.2. The per household expenditure of the displaced population of all urban localities taken together was Rs.143.2 per month in the period July–September 1953. The per household expenditure for the general population in the 5 towns of Bombay was practically the same, namely, Rs.143.5 per month, but for a different period, April–September 1952. The expenditure per household in the government colonies was low, e.g., Rs.112.3, in comparison with the figure for the other localities which was Rs.201.3. In turn, the figure for the non-colony displaced population is lower than the per household expenditure of the general population in Bombay city which was Rs.276.3 per month during April–September 1952.

4.3. Although the average expenditures of the displaced urban households and of the general urban households seem to be equal, there are two reasons for which the position of the displaced households turns out to be somewhat worse. Firstly, the average size of a displaced household was a little higher than a general household and secondly, there was a slight increase in living costs from the period of the 1952 survey to that of the 1953 survey.

4.4. It will be seen that the gap between the two periods of survey is about a year; and prices changed in course of that year. The Labour Bureau, Ministry of Labour, Government of India, publishes monthly in the Indian Labour Gazette cost of living index numbers for 4 towns of Bombay State, namely, Bombay, Ahmedabad, Sholapur and Jalgaon and the average index numbers for the periods April–September 1952 and July–September 1953 are given in Table (4.2) below.

TABLE (4.2): AVERAGE OF WORKING CLASS COST OF LIVING INDEX NUMBERS FOR THE TWO PERIODS, APRIL–SEPTEMBER 1952 AND JULY–SEPTEMBER 1953

(1939 = 100)

towns	April–September 1952	July–September 1953	increase in points	percentage increase
(1)	(2)	(3)	(4)	(5)
1. Bombay	323	355	32	10.0
2. Ahmedabad	363	391	28	7.7
3. Sholapur	424	448	24	5.7
4. Jalgaon	440	492	52	11.8

4.5. The increase in living costs between the two periods varied between 5.7 and 11.8 per cent and the overall order of increase was about, say, 10 per cent. In view of this increase in living costs and of larger household size, it will be correct to say that the level of living of the displaced urban population was somewhat lower than that for the general urban population of the State. Roughly, the level of living in the government colonies compares unfavourably with that of the general urban population but the level of living of the displaced population outside the colonies compares favourably with the general level, although, it is lower than the level obtained in Bombay city.

4.6. A comparison on the basis of average expenditures only does not give a satisfactory picture because the averages may be vitiated by extreme values of expenditures of very rich households or very poor households. Therefore, the distributions of households by different levels of monthly expenditure for these areas have been given in Table (4.3) below.

TABLE (4.3) : PERCENTAGE DISTRIBUTION OF DISPLACED HOUSEHOLDS AND GENERAL HOUSEHOLDS IN BOMBAY BY LEVELS OF MONTHLY EXPENDITURE

monthly expenditure in Rs.	displaced households : July–September 1953			general households : Bombay April–September 1952	
	government colonies	other localities	all localities	5 towns	city
(1)	(2)	(3)	(4)	(5)	(6)
1. up to 50	17.5	4.3	12.9	12.8	3.8
2. 51—100	40.6	16.2	32.1	32.3	19.1
3. 101—150	23.6	26.4	24.6	20.7	16.6
4. 151—300	14.9	37.3	22.7	26.3	32.5
5. 301—500	2.5	10.9	5.4	5.6	14.6
6. above 500	0.9	4.9	2.3	2.3	13.4
7. total	100.0	100.0	100.0	100.0	100.0
8. number of households	880	469	1349	304	157

4.7. These percentage distributions confirm that the living conditions (in terms of consumption expenditure) of the displaced households in the urban areas of the State taken as a whole were near but lower than the conditions of the general urban households. The figures, again, show that the conditions of the households living in government colonies were worse than the general urban households and that the conditions of the displaced households not living in government colonies were better than the general urban households. These non-colony households were concentrated in middle levels, e.g., 48.2 per cent between monthly expenditures of Rs.151 and Rs.500; and 74.6 per cent between expenditures of Rs.101 and Rs.500.

4.8. The comparative patterns of expenditure of displaced households living in government colonies and in other localities as also the patterns for the general population in the 5 sample towns and in Bombay city are given in Table (4.4) below.

TABLE (4.4) : PATTERNS OF CONSUMPTION OF DISPLACED HOUSEHOLDS IN DIFFERENT LOCALITIES AND OF GENERAL HOUSEHOLDS IN URBAN AREAS OF BOMBAY

items of expenditure	displaced households : July–September 1953						general households : Bombay April-September 1952	
	government colonies		other localities		all localities		5 towns	city
	expenditure in Rs.	percentage	expenditure in Rs.	percentage	expenditure in Rs.	percentage	percentage	percentage
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1. food	71.4	63.7	110.3	54.8	84.9	59.4	48.2	37.7
2. clothing	9.7	8.6	19.0	9.4	12.9	9.0	10.5	10.1
3. fuel and light	7.1	6.3	11.2	5.6	8.5	5.9	7.2	5.2
4. rent	3.4	3.0	19.7	9.8	9.1	6.3	3.1	8.2
5. residual	20.7	18.4	41.1	20.4	27.8	19.4	31.0	38.8
6. total	112.3	100.0	201.3	100.0	143.2	100.0	100.0	100.0
7. number of households	880		469		1349		304	157

4.9. Poorer conditions of the households living in government colonies have been reflected in the pattern of their expenditure. A higher proportion of expenditure went for food, namely 63.7 per cent, as compared with 54.8 per cent for the households living in other localities. Again, the proportion for the residual items was lower for the government colonies. One very interesting point should be noted, namely, that the per household expenditure for house rent in government colonies was only Rs.3.4 as compared with Rs.19.7 per household in the other localities. A part of this low expenditure in government colonies might be due to lower rents but most of it was due to the fact that many households were not paying their dues.

4.10. Taking the households of all localities together, it will be seen that 59.4 per cent of the expenditure were spent for food and 19.4 per cent on miscellaneous items. As compared with this, 48.2 per cent of expenditure of general households in the 5 sample towns went for food and 31.0 per cent for miscellaneous items. A higher proportion of expenditure for food and a lower proportion for residual items indicate lower living standards and accordingly, it is clear that the living standards of the displaced households were lower than those of the general households in the urban areas. The contrast is sharper when the figures of the displaced households are compared with the pattern of the general households living in Bombay city.

CHAPTER FIVE

INCOME

5.1. Understatements of income and overstatements of debt by households have often been noted in economic surveys, and hence the figures regarding incomes or loans of this survey also should be read cautiously. One approach might have been not to collect any information regarding these aspects at all. But this would have left a gap which one would be tempted to fill with scrappy particulars from other sources even more unreliable. Therefore, provision was made for collecting data on income and loan, and it was felt that if the particulars regarding the receipts were recorded under a number of different items, an idea of at least the relative importance of these various sources could be obtained clearly.

5.2. The households were asked about their receipts and expenditures for a month preceding the date of interview and the figures obtained are given in Table (5.1) below.

TABLE (5.1) : AVERAGE MONTHLY RECEIPT AND EXPENDITURE PER HOUSEHOLD IN RUPEES

receipt/expenditure	government colonies	other localities	all localities
(1)	(2)	(3)	(4)
1. monthly receipt	123.1	225.0	158.5
2. monthly expenditure	112.3	201.3	143.2
3. number of households	880	469	1349

5.3. The monthly receipts were higher than the expenditures in both government colonies and other localities. It should, however, be noted that although the receipts through the various sources were meant for consumption, all of them were not incomes in proper sense. The households had to live on and their demands were met by money from government doles, from private help or loans or even by selling household assets such as ornaments.

5.4. Particulars regarding current receipts by the households for purposes of consumption were collected under 6 items, namely, (1) income from occupation, (2) receipts from other sources, (3) imputed value of supplies obtained from one's own enterprise, (4) government dole, (5) non-government help and (6) non-government loan.

5.5. Occupation meant productive activities involving direct participation. Rent receivers of all kinds and money lenders were excluded from this group and their incomes were entered as receipts from other sources. Although it was intended that incomes from subsidiary occupations would be recorded as incomes from occupation, in practice it turned out that most of such incomes were shown as receipts

from other sources. The households were hesitant to declare all their subsidiary occupations.

5.6. Receipts from other sources therefore included incomes from most of the subsidiary activities and incomes from property of any kind and from various unproductive activities. These also included savings or balances left over from earlier months which were different from balances of loans. Receipts by loans taken for consumption purposes before the reference period of the investigation were also recorded as loans.

5.7. Imputed values of supplies obtained from one's own enterprise were taken into account because these supplies were included in the expenditures on consumption. As practically all the households covered in the survey were non-agriculturists, this was an unimportant item in the budget.

5.8. Help received from government for consumption purposes was recorded as "government dole" and help from all other sources as non-government help. Charities of all kinds and also remittances from friends and relatives were included in non-government help. Perhaps some of these remittances can be considered as proper in our present social set-up, such as, the remittance of a son to his parents and so on but no distinction was made in recording the different types of remittances.

5.9. Private loans taken only for consumption purposes were recorded as non-government loans. When loans were taken for enterprise purposes, they were excluded from consumption account and recorded separately in another part of the questionnaire.

5.10. The average monthly receipts over all sample households by these 6 breakdowns are shown below in Table (5.2).

TABLE (5.2) : DISTRIBUTION OF MONTHLY RECEIPTS PER HOUSEHOLD BY SOURCES OF RECEIPTS

source of receipt	government colonies		other localities		all localities	
	rupees per household	percentage	rupees per household	percentage	rupees per household	percentage
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. occupation	78.6	63.9	159.9	71.1	106.9	67.5
2. other sources	20.6	16.7	43.1	19.2	28.4	17.9
3. own supply	0.4	0.3	1.2	0.5	0.7	0.4
4. government dole	3.8	3.1	1.4	0.6	2.9	1.8
5. non-government help	4.7	3.8	11.0	4.9	6.9	4.4
6. non-government loan	15.0	12.2	8.4	3.7	12.7	8.0
7. total receipt	123.1	100.0	225.0	100.0	158.5	100.0
8. number of households	880		469		1349	

5.11. Taking the households of all localities together, the total receipt per household was Rs.158.5 of which 67.5 per cent were income from occupation

and 17.9 per cent income from other sources. The imputed value of own supply was only 0.4 per cent. The proportion for government dole was 1.8 per cent and that for non-government help was 4.4 per cent. Loan taken from non-government sources for consumption purpose was 8.0 per cent.

5.12. The relative importance of the different sources varied somewhat between the government colonies and other localities and, on the whole, the position of the government colonies was worse. The total receipt per household in the government colonies was Rs.123.1, of which 63.9 per cent came as income from occupation and 16.7 per cent as income from other sources. The imputed value of own supply was 0.3 per cent. Government dole represented 3.1 per cent and non-government help 3.8 per cent. 12.2 per cent came by loan from non-government sources taken for consumption purposes.

5.13. The total receipt per household in other localities was Rs.225.0, of which 71.1 per cent were income from occupation and 19.2 per cent income from other sources. The imputed value of own supply was 0.5 per cent. The proportion for government dole was only 0.6 per cent. 4.9 per cent of total receipt came from non-government help and 3.7 per cent from loan taken for consumption purposes from non-government sources.

5.14. It may be noted that the above figures show the average position over all the households. All the households did not obtain money from all these six sources, but many did receive money from more than one source. An idea of the proportions of the households who had partly or wholly depended on the different sources may be obtained by showing the members of the households who had reported such receipts and the figures have been given in Table (5.3) below. If a household had obtained money from, say, 3 sources, it was then included in the numbers shown against all those 3 sources. When all the households receiving money from items 1 to 4 of the table have been accounted for, a balance of households will remain who must have obtained their money as incomes from occupations or from other sources.

5.15. Another point may also be noted. Money obtained by the sale of assets, such as ornaments, has been included in the item, income from other sources, in the preceding Table (5.2). These receipts have been separated in the table below

TABLE (5.3) : NUMBER AND PERCENTAGE OF HOUSEHOLDS DEPENDING PARTLY OR WHOLLY ON DIFFERENT SOURCES OF RECEIPTS FOR MEETING THEIR CONSUMPTION DEMANDS

source of receipt	government colonies		other localities		all localities	
	number of households	percentage of total	number of households	percentage of total	number of households	percentage of total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. government dole	90	10.2	11	2.3	101	7.5
2. non-government help	79	9.0	50	10.7	129	9.6
3. non-government loan	210	23.9	43	9.2	253	18.8
4. sale of assets	48	5.5	13	2.8	61	4.5
5. residual	504	57.3	360	76.8	864	64.0
6. total	(880 =	100%)	(469 =	100%)	(1349 =	100%)

and shown as a different item so that receipts from other sources may represent proper incomes. Selling of assets was reported from 61 of the total households.

5.16. Taking households of all the localities together, 7.5 per cent received government doles, and 9.6 per cent received non-government help. 18.7 per cent of the households got loans from non-government sources for consumption purposes and 4.5 per cent got money by sale of assets. The residual proportion e.g., 59.7 per cent depended on their incomes alone.

5.17. In the government colonies, 10.2 per cent of households received government doles and 9.0 per cent non-government help. 23.9 per cent got loans from non-government sources for consumption purposes, and 5.4 per cent of the households got some money by selling assets. The remaining households, namely, 51.5 per cent depended on their incomes only.

5.18. In the other localities, 2.3 per cent of the households received government doles and 10.7 per cent non-government help. 9.2 per cent got loans for consumption purposes from non-government sources and 2.8 per cent got some money by selling assets. The remaining households, e.g., 75.0 per cent depended on their income only.

5.19. The amounts of money received per household through the four sources, which are not incomes but only receipts to cover deficits, are given in Table (5.4) below.

TABLE (5.4) : NUMBER OF HOUSEHOLDS RECEIVING AND THE AMOUNT RECEIVED PER HOUSEHOLD BY TYPE OF SOURCE

type of source	government colonies		other localities		all localities	
	number of households	receipt per household (in Rs.)	number of households	receipt per household (in Rs.)	number of households	receipt per household (in Rs.)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. government doles	90	36.7	11	61.1	101	39.4
2. non-government help	79	51.8	50	103.1	129	71.7
3. non-government loan	210	63.0	43	91.5	253	67.8
4. sale of assets	48	68.4	13	105.1	61	76.2

5.20. For all localities taken together, the average amount of government dole per receiving household was Rs.39.4. In government colonies, the amount of dole per receiving household was Rs.36.7 and in other localities the amount was Rs.61.1. The average amount of non-government help per receiving household was Rs.71.7 for the households of all localities taken together and Rs.51.8 for government colonies and Rs.103.1 for the other localities. Similar amounts of

non-government loans were Rs.67.8 for all localities, Rs.63.0 for government colonies and Rs.91.5 for other localities. The amounts obtained per household by selling assets were Rs.76.2 for all localities, Rs.68.4 for government colonies and Rs.105.1 for other localities.

5.21. In view of the fact that 18.7 per cent of the total sample households reported that they got loans from non-government sources for purposes of consumption, a closer study of the nature of these loans has been made. The households which reported that they got loans for consumption have been arranged by the nature of the securities given by them and whether they had to pay any interest or not. The details in this regard have been given in Table (16) at the end of the report. A summary of these figures is given in Table (5.5) below.

TABLE (5.5) : NUMBER OF HOUSEHOLDS TAKING LOANS FOR CONSUMPTION WITH OR WITHOUT INTEREST BY TYPES OF SECURITIES

security	government colonies			other localities			all localities		
	with interest	without interest	total	with interest	without interest	total	with interest	without interest	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. none	5	46	51	2	24	26	7	70	77
2. personal	19	115	134	1	13	14	20	128	148
3. gold or others	4	10	14	1	1	2	5	11	16
4. not returned	1	10	11	–	1	1	1	11	12
5. total	29	181	210	4	39	43	33	220	253

5.22. In government colonies, of the 210 households who reported to have taken loans to meet consumption demands, only 29 stated that they had to pay interest for the loans and another 10 did not pay interest but got the loans against gold and other articles as securities. The rest, i.e., 171 households or 81.4 per cent stated that they got the loans without interest and without any proper security. This seems to be surprisingly high proportion for those who could get loans in such favourable terms. It will be seen that their proportion to total sample households for the government colonies (171 out of 880) is 19.4 per cent. In other words, roughly every fifth household in the government colonies could get loans from non-government sources without interest and without proper security.

5.23. The picture seems somewhat unrealistic and probably there had been incorrect statements about the loans and it is highly likely that a part of these households in understating their incomes had to explain the gap between expenditure and income by loans. From Table (5.3) of this chapter it will be seen that 23.9 per cent of the households in government colonies got loans from non-government sources and only 4.5 per cent of these got loans against interest or some securities. The statements of some of the remaining 19.4 per cent of the households are open to question.

5.24. In other localities, 43 households reported that they got such loans and 4 of them stated that they had to pay interest and one stated that it got loan without interest but against gold or other articles as securities. The remaining 38 or 88.4 per cent stated that they got their loans without interest and without proper securities. The proportion of these 38 households to the total sample of 469 is 8.1 per cent. This percentage is not so high but even here the possibilities of incorrect statements may not be ruled out altogether.

5.25. Taking the households of all localities together 253 reported that they got loans for consumption but 209 of these households or 82.6 per cent stated that the loans were obtained without any security or interest. Of the total sample households of 1349, 18.7 per cent were reported to have taken loans but, of this proportion, 15.5 per cent stated to have taken loans against no securities or interest and probably some of these statements in respect of borrowing are not correct.

5.26. To what extent the incomes of the households could meet the expenditures was also examined. In doing so, only the receipts which can be considered as proper incomes have been taken into consideration, and receipts from government dole, non-government help, non-government loan and from sale of assets have been excluded. It may also be noted that no adjustments have been made for possible understatements regarding incomes. For each household, its income was matched against its expenditure and the former has been expressed as percentage of the latter. For instance, if the income of a household was only half of its expenditure, the percentage would be 50; or if its income just covered its expenditure, the percentage would be 100, and so on. The households have then been arranged by the levels of percentages of income to expenditure and the figures have been given in Table (5.6) below.

TABLE (5.6) : DISTRIBUTION OF HOUSEHOLDS BY INCOME TO EXPENDITURE PERCENTAGE LEVELS

percentage income to expenditure	government colonies			other localities			all localities		
	number of households	percentage	cumulative percentage	number of households	percentage	cumulative percentage	number of households	percentage	cumulative percentage
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. nil	109	12.4	100.0	19	4.1	100.0	128	9.5	100.0
2. up to 20	24	2.7	87.6	8	1.7	95.9	32	2.4	90.5
3. 21— 40	40	4.6	84.9	14	3.0	94.2	54	4.0	88.1
4. 41— 60	72	8.2	80.3	23	4.9	91.2	95	7.0	84.1
5. 61— 80	91	10.3	72.1	38	8.1	86.3	129	9.6	77.1
6. 81— 90	42	4.8	61.8	15	3.2	78.2	57	4.2	67.5
7. 91—100	183	20.8	57.0	134	28.6	75.0	317	23.5	63.3
8. above 100	319	36.2	36.2	218	46.4	46.4	537	39.8	39.8
9. total	880	100.0	—	469	100.0	—	1349	100.0	—

5.27. Taking the households living in all the localities together, 39.8 per cent of the households had incomes above expenditure, 63.3 per cent had incomes over 90 per cent of their expenditure and 67.5 per cent had incomes over 80 per cent of the expenditure. At the other extreme, 9.5 per cent of the households had no proper incomes at all and were living entirely on government doles, non-government help, non-government loans or by sale of assets.

5.28. In the government colonies, 36.2 per cent of the households had incomes larger than their expenditures, 57.0 per cent had incomes over 90 per cent of their expenditures and 61.8 per cent over 80 per cent of their expenditures. At the other extreme, 12.4 per cent of the households had no proper incomes at all and were depending on various kinds of help.

5.29. In other localities 46.4 per cent of the households had incomes larger than their expenditures and 75.0 per cent had incomes over 90 per cent of their expenditures, and 78.2 per cent had incomes over 80 per cent of their expenditures. At the other extreme, 4.1 per cent of the households had no proper incomes and were depending on various kinds of help.

5.30. The relative positions of the households living in government colonies and in other localities are clear from the figures, namely, that a higher proportion of households living outside the colonies is now on their feet as compared with those living in the colonies. But in considering the absolute position regarding the proportion earning enough to cover their expenses, one should be cautious in interpreting the figures of Table (5.6). As discussed in paragraphs 5.22–5.25, there are indications that incomes were probably understated, although it is not possible to indicate the extent of understatement. Even though unsatisfactory, some arbitrary level may be adopted to allow for understatement of incomes in order that one may get at some concrete figures. For instance, if it is assumed that all households who by their incomes covered over 80 per cent of their expenses be considered in effect as covering whole expenses, then 61.8 per cent of the households in the government colonies and 78.2 per cent of those living outside the government colonies were self-supporting at the time of this survey. But whether that level (ratio of income to expenditure) should be taken at 90 per cent or, 80 per cent or, 60 per cent will depend on the judgment of those who are familiar with the local conditions.

CHAPTER SIX

LOANS

6.1. The households obtained loans from the Government and also from non-government sources. Particulars regarding outstanding loans (for consumption and enterprise) were collected in the survey and the figures showing the households having outstanding government loans, non-government loans and both government and non-government loans have been given below in Table (6.1) along with average amount of outstanding loans per household.

TABLE (6.1) : NUMBER OF HOUSEHOLDS WITH AN AMOUNT PER HOUSEHOLD OF OUTSTANDING LOANS BY TYPES OF LOANS

type of loans	government colonies			other localities			all localities		
	number of households	percentage of total	average amount (in Rs.)	number of households	percentage of total	average amount (in Rs.)	number of households	percentage of total	average amount (in Rs.)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. government loans	321	36.4	806.7	73	15.6	1986.8	394	29.1	1025.3
2. non-government loans	438	49.8	866.8	164	35.0	2417.7	602	44.6	1289.3
3. government cum non-government loans	562	64.0	1136.3	191	40.8	2835.3	753	55.9	1567.2
4. no loans	318	36.0	—	278	59.2	—	596	44.1	—
5. number of households	880			469			1349		

6.2. Taking the households of all localities together, 29.1 per cent of the households had outstanding government loans and the average amount outstanding was Rs.1025.3 per household. 44.6 per cent of the households had non-government loans and the amount outstanding per household was Rs.1289.3. Taking government and non-government loans together, 55.9 per cent of the households had loans and the average amount was Rs.1567.2 per household. 44.1 per cent of the households had no outstanding loans.

6.3. In the government colonies, 36.4 per cent of the households had government loans and the average amount was Rs.806.7 per household. 49.8 per cent of the households had non-government loans and the average amount per household was Rs.866.8. Taking government and non-government loans together, 64.0 per cent of the households had loans and the amount was Rs.1136.3 per household. 36.0 per cent of the households had no outstanding loans.

6.4. In other localities, 15.6 per cent of the households had government loans but the size of loans was larger and the average amount was Rs.1986.8 per household. 35.0 per cent of households had non-government loans and the per household amount was Rs.2417.7. Taking government and non-government loans together, 40.8 per cent of the households had loans and the average amount was Rs.2835.3 per household. 59.2 per cent of the households had no outstanding loans.

6.5. A distribution of the households by the size of the outstanding government and non-government loans taken together is given below.

TABLE (6.2) : DISTRIBUTION OF HOUSEHOLDS BY SIZE OF OUTSTANDING GOVERNMENT AND NON-GOVERNMENT LOANS

	level of outstanding loans (Rs.)	government colonies		other localities		all localities	
		number of households	percentage	number of households	percentage	number of households	percentage
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	0	318	36.0	278	59.2	596	44.1
2.	up to 499	185	21.2	50	10.7	235	17.5
3.	500 — 999	182	20.7	44	9.4	226	16.7
4.	1000 — 2999	158	18.0	57	12.2	215	16.0
5.	3000 — 4999	17	1.9	15	3.2	32	2.4
6.	5000 — 9999	18	2.0	12	2.6	30	2.2
7.	10000—14999	1	0.1	8	1.7	9	0.7
8.	15000—19999	—	—	3	0.6	3	0.2
9.	20000 & above	1	0.1	2	0.4	3	0.2
10.	total	880	100.0	469	100.0	1349	100.0

6.6. Taking the households of all localities together, 17.5 per cent had loans below Rs.500, and 34.2 per cent below Rs.1000. Only 5.7 per cent of households had loans amounting to Rs.3000 and above.

6.7. In the government colonies, 21.2 per cent of the households had loans below Rs.500, and 41.9 per cent below Rs.1000. 4.1 per cent of the households had loans amounting to Rs.3000 or above. There were only two households who had outstanding loans over Rs.10,000.

6.8. In other localities, 10.7 per cent of the households had loans below Rs.500, and 20.1 per cent below Rs.1000. 8.5 per cent of the households had loans amounting to Rs.3000 or above. There were as many as 13 households (2.7 per cent) whose size of outstanding loans was over Rs.10,000.

GOVERNMENT LOANS

6.9. Particulars regarding government loans were obtained in greater details and not only information on outstanding loans but also the details of these loans from the beginning were obtained. Full particulars in this regard have been given in Tables (21) to (24) at the end, but some of the more important figures have been given in the summary tables of this chapter. Government loans represent loans from all Government Agencies including the Rehabilitation Finance Administration.

TABLE (6.3) : RECEIPTS, UTILISATION AND REPAYMENT PER HOUSEHOLD OF GOVERNMENT LOANS AND GRANTS FOR DIFFERENT PURPOSES IN GOVERNMENT COLONIES

type of loans and grants	number of households=880					
	number of households	amount received (in Rs.)	extent utilised		amount repaid up to the period of survey (in Rs.)	interest paid up to the period of survey (in Rs.)
			amount (Rs.)	percentage		
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. house-building	3	4750.0	4500.0	94.7	—	—
2. trade	284	796.4	598.2	75.1	8.7	4.6
3. profession	25	619.0	454.6	73.4	0.2	0.0
4. maintenance loan	12	563.3	563.3	100.0	101.6	0.0
5. education loan	—	—	—	—	—	—
6. maintenance grant	4	787.5	437.5	55.6	—	—
7. education grant	—	—	—	—	—	—

6.10. A small number of households received more than one type of loan and hence, it may be mentioned, that the total of households shown in column (2) will be larger than the total of households in government colonies who received loans. The majority of loans were trade and professional loans, and trade loans included loans to craftsmen also. 284 of the households received trade loans and the average amount came to Rs.796.4 per household. As stated by these households, 75.1 per cent of the amount were, on the whole, utilised for setting up their trades. The remaining part was utilised for consumption, repayment of private loans and similar other purposes. 25 of the households took professional loans and the amount per household was Rs.619.0. On average 73.4 per cent of the amount were utilised for setting up their professions. 12 of the households obtained maintenance loans and the amount per household was Rs.563.3. It may be noted that an average amount of Rs.101.6 per household was paid back to the Government. 4 of the households obtained maintenance grants and the amount per household was Rs.787.5 but, on average, only 55.6 per cent were utilised for maintenance and the rest utilised

for repaying private loans. 3 of the households got house-building loans and the amount per household was Rs.4750.0, 94.7 per cent of which had so far been utilised for house-building and the rest remained as cash balance.

6.11. The particulars in regard to households living in other localities are given in Table (6.4) below.

TABLE (6.4) : RECEIPTS, UTILISATION AND REPAYMENT PER HOUSEHOLD OF GOVERNMENT LOANS AND GRANTS FOR DIFFERENT PURPOSES IN OTHER LOCALITIES

type of loans and grants	number of households=469					
	number of households	amount received (in Rs.)	extent utilised		amount repaid up to the period of survey (in Rs.)	interest paid up to the period of survey (in Rs.)
			amount (Rs.)	percentage		
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. house-building	—	—	—	—	—	—
2. trade	66	2117.4	1741.4	82.2	4.5	18.8
3. profession	4	950.0	812.5	85.5	—	—
4. maintenance loan	2	550.0	550.0	100.0	105.0	—
5. education loan	1	1500.0	1500.0	100.0	600.0	0.0
6. maintenance grant	4	123.5	87.5	70.9	—	—
7. education grant	2	133.0	133.0	100.0	—	—

6.12. 66 of the households living in other localities received trade loans but the amount per household was much larger than that for the government colonies, namely, Rs.2117.4. On average, 82.2 per cent of this amount were utilised for setting up their trade and more than half of the remainder was still kept in hand as balance. 4 of the households got professional loans and the amount was Rs. 950 per household. 85.5 per cent of this amount were utilised for setting up their professions and a good part of the rest was used for consumption. Only 2 households got maintenance loans and the amount per household was Rs.550.0, the whole of which was utilised for consumption. Here again, it is interesting to note that on average Rs.105.0 were paid back by these two households. One household received an education loan of Rs.1500 and by the time this survey was carried out, Rs.600 of this amount were paid back. 4 of the households obtained maintenance grant and the amount per household was Rs.123.5 of which 70.9 per cent were utilised for maintenance and the rest was held in hand as balance. 2 of the households were given education grants and the amount per household was Rs.133.0 which was utilised entirely for education.

6.13. The figures for the households of all localities taken together are given in Table (6.5) below.

TABLE (6.5) : RECEIPTS, UTILISATION AND REPAYMENT PER HOUSEHOLD OF GOVERNMENT LOANS AND GRANTS FOR DIFFERENT PURPOSES IN ALL LOCALITIES

	number of households=1349					
type of loans and grants	number of households	amount received (in Rs.)	extent utilised		amount repaid up to the period of survey (in Rs.)	interest paid up to the period of survey (in Rs.)
			amount (Rs).	percentage		
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. house-building	3	4750.0	4500.0	94.7	—	—
2. trade	350	1045.5	813.7	77.8	7.9	7.3
3. profession	29	664.7	504.0	75.8	0.2	—
4. maintenance	14	561.4	561.4	100.0	102.1	—
5. education loan	1	1500.0	1500.0	100.0	600.0	—
6. maintenance grant	8	455.5	262.5	57.6	—	—
7. education grant	2	133.0	133.0	100.0	—	—

6.14. The figures above show the position for all displaced households living in government colonies and in other localities taken together, and are thus derived from the figures in Tables (6.3) and (6.4). Since detailed comments have been given for the figures of the two earlier tables, further comments will not perhaps be necessary.

6.15. A distribution of the households arranged by the amounts of government loans (of all types) received by them is given in Table (6.6) below.

TABLE (6.6) : DISTRIBUTION OF HOUSEHOLDS BY THE AMOUNT OF GOVERNMENT LOANS RECEIVED BY THEM

amount of loans received (in Rs.)	government colonies		other localities		all localities	
	number of households	percentage	number of households	percentage	number of households	percentage
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. 0	559	63.6	396	84.4	955	70.9
2. up to 499	109	12.3	18	3.9	127	9.3
3. 500 — 999	150	17.1	23	4.9	173	12.8
4. 1000 — 2999	52	5.9	20	4.3	72	5.4
5. 3000 — 4999	1	0.1	2	0.4	3	0.2
6. 5000 — 9999	8	0.9	8	1.7	16	1.2
7. 10000—19999	1	0.1	1	0.2	2	0.1
8. 20000 & above	—	—	1	0.2	1	0.1
9. total	880	100.0	469	100.0	1349	100.0

6.16. Taking the households of all localities together, 70.9 per cent did not receive government loans of any kind. 9.3 per cent received loans below Rs.500 and 22.1 per cent below Rs.1000. Only 1.6 per cent of the households received loans amounting to more than Rs.3000.

6.17. In government colonies, 63.6 per cent of the households did not receive government loans of any kind. 12.3 per cent of the households received loans below Rs.500 and 29.4 per cent below Rs.1000. Only 1.1 per cent of the households got loans amounting to Rs.3000 or over.

6.18. In other localities, 84.4 per cent of the households did not receive government loans of any kind. 3.9 per cent of the households received loans below Rs.500 and 8.8 per cent below Rs.1000. The proportion of households who got loans amounting to Rs.3000 or over was 2.5 per cent.

6.19. Some percentages indicating the overall proportions of utilisation of government loans have been given in Tables (6.3)—(6.5) above. It may now be interesting to see the distribution of the households arranged by the degree of utilisation of the loans in purposes for which these were taken and the relevant figures are given in Table (6.7) below.

TABLE (6.7) : DISTRIBUTION OF HOUSEHOLDS RECEIVING GOVERNMENT LOANS BY PERCENTAGE OF UTILISATION FOR PURPOSES FOR WHICH TAKEN

percentage of utilisation	government colonies			other localities			all localities		
	number of households	percentage	cumulative percentage	number of households	percentage	cumulative percentage	number of households	percentage	cumulative percentage
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. up to 10	69	21.5	100.0	10	13.7	100.0	79	20.1	100.0
2. 10.1 — 30	14	4.4	78.5	1	1.4	86.3	15	3.8	79.9
3. 30.1 — 50	9	2.8	74.1	2	2.7	84.9	11	2.8	76.1
4. 50.1 — 70	46	14.3	71.3	4	5.5	82.2	50	12.7	73.3
5. 70.1 — 90	19	5.9	57.0	7	9.5	76.7	26	6.6	60.6
6. 90.1—100	164	51.1	51.1	49	67.2	67.2	213	54.0	54.0
7. total	321	100.0		73	100.0		394	100.0	
8. number of households	880			469			1349		

6.20. Taking the households of all localities together, it will be seen that 54.0 per cent of the households utilised almost the full amount of their loans in purposes for which these were taken. At the other extreme, 20.1 per cent of the households utilised only up to 10 per cent. In the government colonies, 51.1 per cent of the households utilised almost full amounts of their loans in purposes for which these loans were taken. 21.5 per cent of the households utilised only up to

10 per cent. In other localities, 67.2 per cent of the households utilised almost the whole amount in purposes for which the loans were taken. 13.7 per cent of the households utilised only up to 10 per cent.

6.21. A separate table showing the percentages of utilisation of trade and professional loans is given in Table (6.8) below.

TABLE (6.8) : PERCENTAGE DISTRIBUTION OF HOUSEHOLDS RECEIVING TRADE AND PROFESSIONAL LOANS BY PERCENTAGE UTILISATION FOR THE PURPOSE TAKEN

percentage of utilisation	government colonies		other localities		all localities	
	trade loans	prof. loans	trade loans	prof. loans	trade loans	prof. loans
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. up to 10	21.4	32.0	16.7	—	20.6	27.6
2. 10.1 — 30	4.3	—	—	—	3.4	—
3. 30.1 — 50	2.9	4.0	1.5	25.0	2.5	6.9
4. 50.1 — 70	15.2	16.0	6.0	—	13.5	13.8
5. 70.1 — 90	6.3	4.0	9.1	25.0	6.9	6.8
6. 90.1—100	49.9	44.0	66.7	50.0	53.1	44.9
7. total	100.0	100.0	100.0	100.0	100.0	100.0
8. number of households which got loans	284	25	66	4	350	29
9. number of households	880		469		1349	

6.22. Taking all the households of all localities together, 53.1 per cent of the households utilised nearly fully the trade loans in trading. 20.6 per cent utilised only up to 10 per cent. As compared with this, 44.9 per cent of the households taking professional loans utilised the money almost to the full extent in profession and 27.6 per cent utilised only up to 10 per cent.

6.23. In government colonies, 49.9 per cent of the households taking trade loans utilised the money nearly fully in trading while 21.4 per cent utilised only up to 10 per cent. Regarding professional loans, 44.0 per cent of the households utilised nearly the whole money in profession while 32.0 per cent of the households utilised only up to 10 per cent.

6.24. In other localities, 66.7 per cent of the households who took trade loans utilised the money nearly fully in trade; and 16.7 per cent of the households utilised only up to 10 per cent. Only 4 households got professional loans and half of them almost fully utilised the loans in setting up their professions.

Chapter Seven

HOUSING AND MISCELLANEOUS STATISTICS

Housing

7.1. Detailed figures regarding the housing conditions of the displaced households are given in Tables (25) to (31) at the end of this report, but the more important results have been discussed in this chapter. The Table (7.1) below shows the distribution of the sample households by types of possession of their living accommodation.

TABLE (7.1) : DISTRIBUTION OF HOUSEHOLDS BY TYPES OF POSSESSION OF LIVING ACCOMMODATION

nature of occupation	government colonies		other localities		all localities	
	number of households	percentage	number of households	percentage	number of households	percentage
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. rented	869	98.9	409	89.3	1278	95.6
2. owned	10	1.1	49	10.7	59	4.4
3. total	879	100.0	458	100.0	1337	100.0
4. no information	1	—	11	—	12	—
5. sample households	880		469		1349	

7.2. Taking the households of all localities together and for which the information is available, 95.6 per cent were living in rented accommodation. In the government colonies, the proportion of households living in rented accommodation was 98.9 per cent; and for other localities the proportion was 89.3 per cent.

7.3. A distribution of households by the number of rooms occupied by them is given in Table (7.2) below.

TABLE (7.2) : DISTRIBUTION OF HOUSEHOLDS BY THE NUMBER OF ROOMS OCCUPIED

number of rooms	government colonies		other localities		all localities	
	number of households	percentage	number of households	percentage	number of households	percentage
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. 1	753	85.7	192	41.0	946	70.2
2. 2	91	10.3	174	37.2	264	19.6
3. 3	23	2.6	66	14.1	89	6.6
4. 4 and above	12	1.4	36	7.7	48	3.6
5. total	879	100.0	468	100.0	1347	100.0
6. no information	1	—	1	—	2	—
7. sample households	880		469		1349	
8. average person per room		4.0		2.9		3.6

7.4. Taking all localities together and those households for whom the information is available, 70.2 per cent were living in one-room accommodation, 19.6 per cent in two-room accommodation and 10.2 per cent had three or more rooms to accommodate them. On average, 3.6 persons were living in a room.

7.5. As it will be seen, the households living outside the government colonies were in a better position from the point of view of housing also. 2.9 persons were living in a room as against 4.0 persons per room in the government colonies. 41.0 per cent were living in one-room accommodation as compared with 85.7 per cent in the government colonies; and this is not the complete picture. Many of the households shown as occupying one-room accommodation in government colonies had rooms in notional sense rather than in real sense because they were living in large sheds together with other households without any privacy. For instance, in Ulhasnagar township about a third of the households were living in big sheds where 20 to 30 households were accommodated under one roof with no proper partitions. In some cases partitions were put up by the households themselves with bamboo matting, wood or similar material; and there were cases where the partitioning was done by sackcloth, and in many cases there were no screens at all.

7.6. It is regretted that specific information regarding the proportion of households living under these conditions was not collected in this survey because it was not realised at the time of preparing the questionnaire that even after four or five years since migration, the housing conditions might be like this. As there were no clear instructions on this point, the investigators took as one room the floor-space occupied by a household in such a shed and even in recording the type of plinth, wall and roof, they recorded the particulars for the shed as a whole. It has been reported, however, that these sheds in the colonies are being reconditioned and partitioned into one-room tenements.

7.7. The distribution of households by the area of floor space occupied by them is given in Table (7.3) below.

TABLE (7.3): DISTRIBUTION OF HOUSEHOLDS BY THE AREA OF FLOOR SPACE OCCUPIED

floor space (sq. ft.)	government colonies		other localities		all localities	
	number of households	percentage	number of households	percentage	number of households	percentage
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. up to 100	70	7.9	80	17.0	150	11.1
2. 101—200	468	53.2	146	31.1	614	45.5
3. 201—300	218	24.8	112	23.9	330	24.5
4. 301—400	64	7.3	59	12.6	123	9.1
5. 401 & above	60	6.8	72	15.4	132	9.8
6. total	880	100.0	469	100.0	1349	100.0
7. floor space per person (sq. ft.)		46.0		47.9		46.7

7.8. Taking all localities together, only 11.1 per cent of the households had floor space of 100 sq. ft. or even less than that. 45.5 per cent of households had floor space between 101 and 200 sq. ft. and 24.5 per cent floor space between 201 and 300 sq. ft. 18.9 per cent had floor area over 300 sq. ft. The average floor space per person was 46.7 sq. ft.

7.9. In government colonies, the main concentration of the households was in areas between 101 and 300 sq. ft. accounting for 78.0 per cent. 7.9 per cent had floor space of 100 sq. ft. or below; and 14.1 per cent had floor areas above 300 sq. ft. The average floor space per person was 46.0 sq. ft.

7.10. In other localities, the distribution was more spread out. 17.0 per cent of the households had floor space of 100 sq. ft. or below, 31.1 per cent between 101 and 200 sq. ft. and 23.9 per cent between 201 and 300 sq. ft. 28.0 per cent of the households had floor space over 300 sq. ft. The average floor space per person was 47.9 sq. ft.

7.11. The distribution of the households by the nature of the structures in which they were living is given in Table (7.4) below.

TABLE (7.4) : DISTRIBUTION OF HOUSEHOLDS BY TYPE OF CONSTRUCTION OF LIVING ACCOMMODATION

type of construction	government colonies		other localities		all localities	
	number of households	percentage	number of households	percentage	number of households	percentage
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. totally brick-built	81	9.2	137	29.2	218	16.2
2. mixed	710	80.7	156	33.3	866	64.2
3. totally non-brick-built	89	10.1	176	37.5	265	19.6
4. total	880	100.0	469	100.0	1349	100.0

7.12. Taking all localities together, 16.2 per cent of households were living in totally brick-built structures, 64.2 per cent in partly brick-built and partly non-brick-built structures and 19.6 per cent in totally non-brick-built ones.

7.13. In government colonies, 9.2 per cent of households were living in totally brick-built structures as compared with a proportion of 29.2 per cent for other localities. The houses in the government colonies were somewhat standardised in the sense that 80.7 per cent of the households were living in structures of mixed type. As compared with this, the proportion living in mixed structures in other localities was 33.3 per cent. 10.1 per cent of the households in the government colonies were living in totally non-brick-built structures as compared with 37.5 per cent for other localities.

7.14. A distribution of households by type of plinth, wall and roof of living accommodation is given in Table (7.5) below.

TABLE (7.5) : DISTRIBUTION OF HOUSEHOLDS BY TYPE OF CONSTRUCTION OF LIVING ACCOMMODATION

type of construction				government colonies		other localities		all localities	
				number of households	percentage	number of households	percentage	number of households	percentage
(1)				(2)	(3)	(4)	(5)	(6)	(7)
	plinth	*wall*	*roof*						
1.	brick	brick	brick	81	9.2	137	29.2	218	16.2
2.	brick	brick	tile, c.i. sheets, etc.	662	75.2	140	29.8	802	59.5
3.	brick	c.i. sheets	c.i. sheets	11	1.3	8	1.7	19	1.4
4.	mud	brick	tile, c.i. sheets, etc.	37	4.2	8	1.8	45	3.3
5.	other	other	other	89	10.1	176	37.5	265	19.6
6.	total			880	100.0	469	100.0	1349	100.0

7.15. Most of the structures in the government colonies had brick-built plinths, brick-built walls and roofs made of tiles, c.i. sheets or similar material. The households living in such structures account for 75.2 per cent of the total. As compared with this, the proportion of households living in such structures in other localities was 29.8 per cent. Next in order of importance were the totally non-brick-built structures; 10.1 per cent of the households in the government colonies and 37.5 per cent of the households in other localities were living in such structures.

LIGHTING

7.16. The distribution of households by the type of lights used by them is given in Table (7.6) below.

TABLE (7.6) : DISTRIBUTION OF HOUSEHOLDS BY TYPE OF LIGHTING

type of lighting	government colonies		other localities		all localities	
	number of households	percentage	number of households	percentage	number of households	percentage
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. electric	326	37.1	334	71.5	660	49.1
2. kerosene	542	61.7	133	28.5	675	50.1
3. others	11	1.2	—	—	11	0.8
4. total	879	100.0	467	100.0	1346	100.0
5. no information	1		2		3	
6. sample households	880		469		1349	

7.17. Taking all localities together and all the households for which the information is available, 49.1 per cent were using electric lights and 50.1 per cent kerosene lights. In government colonies 37.1 per cent of the households were using electric lights and 61.7 per cent lights with kerosene oil. A very small proportion of households, e.g., 1.2 per cent used other oils. In other localities, 71.5 per cent of the households were using electric lights and 28.5 per cent used kerosene oil for lights.

WATER SUPPLY

7.18. In regard to drinking water the distribution of households by source of water and the average distance of the source from the living quarter is shown in Table (7.7) below.

TABLE (7.7) : DISTRIBUTION OF HOUSEHOLDS BY SOURCE OF DRINKING WATER WITH AVERAGE DISTANCE OF SOURCE

	government colonies			other localities			all localities		
source of drinking water	number of house-holds	per-cent-age	dis-tance in yds.	number of house-holds	per-cent-age	dis-tance in yds.	number of house-holds	per-cent-age	dis-tance in yds.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. tube well	2	0.2	22.5	1	0.2	10.0	3	0.2	18.3
2. tap	729	82.9	22.4	394	84.1	11.5	1123	83.2	18.6
3. well	147	16.7	43.8	71	15.1	58.8	218	16.2	48.7
4. others	2	0.2	—*	3	0.6	136.7	5	0.4	82.0
5. total	880	100.0	25.9	469	100.0	19.5	1349	100.0	23.7

* not available

7.19. Over 80 per cent of the households got their drinking water from taps. In government colonies the proportion of such households was 82.9 per cent and in other localities it was 84.1 per cent. 16.7 per cent of the households in government colonies got drinking water from wells as compared with 15.1 per cent in other localities. Tube wells as a source of supply of water were rare.

7.20. The average distance of the source was longer in government colonies than in other localities. The households living in government colonies got drinking water from taps which on average were located 22.4 yards away as compared with 11.5 yards for other localities. In the case of wells, the average distance in government colonies was 43.8 yards as compared with 58.8 yards for other localities.

7.21. The same source of water was used by a number of households and the data in this respect are given in Table (7.8) below.

TABLE (7.8) : DISTRIBUTION OF HOUSEHOLDS BY NUMBER USING THE SAME SOURCE OF DRINKING WATER

number of households using the same source	government colonies		other localities		all localities	
	number of house-holds	percent-age	number of house-holds	percent-age	number of house-holds	percent-age
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. 1	63	7.2	171	40.2	234	18.0
2. 2	6	0.7	28	6.6	34	2.6
3. 3	2	0.2	19	4.5	21	1.6
4. 4	11	1.3	15	3.5	26	2.0
5. 5—10	36	4.1	74	17.4	110	8.5
6. 11—20	131	15.0	37	8.7	168	12.9
7. 21—30	192	22.0	19	4.5	211	16.3
8. above 30	432	49.5	62	14.6	494	38.1
9. total	873	100.0	425	100.0	1298	100.0
10. no information	7	—	44	—	51	—
11. sample households	880	—	469	—	1349	—

7.22. In government colonies, only 7.2 per cent of the households did not share the use of the source with other households. This proportion for other localities was 40.2 per cent. At the other extreme, 49.5 per cent of the households living in government colonies were sharing the use of the source with more than 30 households; the proportion for households living in other localities was 14.6 per cent. If the proportion of households sharing the source with more than 10 others is considered, the percentage for government colonies comes to 86.5 as compared with 27.8 per cent for other localities.

7.23. Information was also collected in regard to water used for purposes other than drinking. Table (7.9) below shows the distribution of the households by the source.

TABLE (7.9) : DISTRIBUTION OF HOUSEHOLDS BY SOURCE OF NON-DRINKING WATER WITH AVERAGE DISTANCE OF SOURCE

source of non-drinking water	government colonies			other localities			all localities		
	number of house-holds	per-cent-age	dis-tance in yds.	number of house-holds	per-cent-age	dis-tance in yds.	number of house-holds	per-cent-age	dis-tance in yds.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. tube well	2	0.2	22.5	1	0.3	10.0	3	0.3	18.3
2. tap	655	82.3	19.5	291	80.4	9.6	946	81.7	16.4
3. tank	2	0.2	125.0	11	3.0	293.6	13	1.1	267.7
4. well	127	16.0	42.9	50	13.8	55.7	177	15.3	46.5
5. others	10	1.3	32.0	9	2.5	224.4	19	1.6	123.2
6. total	796	100.0	21.4	362	100.0	23.1	1158	100.0	22.0
7. no information	84			107			191		
8. sample households	880			469			1349		

7.24. It will be seen that information from as many as 191 households is not available. When these households are excluded from the sample and the rest are considered, the distribution of the households comes out broadly the same as that in the case of drinking water, except that a few households supplemented their water supply from tanks. The average distances of the sources are also similar to those recorded for drinking water.

7.25. Information regarding the number of households using the same source for non-drinking water is given in Table (7.10) below.

TABLE (7.10) : DISTRIBUTION OF HOUSEHOLDS BY NUMBERS USING THE SAME SOURCE FOR NON-DRINKING WATER

number of households using the same source	government colonies		other localities		all localities	
	number of households	percentage	number of households	percentage	number of households	percentage
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. 1	56	7.9	125	39.6	181	17.7
2. 2	6	0.8	21	6.7	27	2.6
3. 3	1	0.1	17	5.4	18	1.8
4. 4	10	1.4	15	4.8	25	2.4
5. 5—10	23	3.3	50	15.9	73	7.1
6. 11—20	94	13.3	28	8.9	122	11.9
7. 21—30	166	23.4	17	5.4	183	17.9
8. above 30	353	49.8	42	13.3	395	38.6
9. total	709	100.0	315	100.0	1024	100.0
10. no information	171	—	154	—	325	—
11. sample households	880	—	469	—	1349	—

7.26. The pattern of crowding in sharing a common source is more or less similar to that observed in the case of drinking water.

LATRINES

7.27. The distribution of households by types of latrines used by them together with the average distance of the latrines from the living quarters is given in Table (7.11) below.

TABLE (7.11) : DISTRIBUTION OF HOUSEHOLDS BY TYPE OF LATRINES USED WITH AVERAGE DISTANCE OF THE LATRINES

type of latrines	government colonies			other localities			all localities		
	number of households	percentage	distance in yds.	number of households	percentage	distance in yds.	number of households	percentage	distance in yds.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. underground drainage with flush	27	3.1	3.9	219	46.9	6.1	246	18.3	5.9
2. septic tank	149	17.0	26.9	6	1.3	29.2	155	11.6	27.0
3. old type	685	78.4	31.0	198	42.4	24.6	883	65.8	29.6
4. others	13	1.5	93.8	44	9.4	146.1	57	4.3	134.2
5. total	874	100.0	30.2	467	100.0	27.3	1341	100.0	29.2
6. no information	6	—	—	2	—	—	8	—	—
7. sample households	880	—	—	469	—	—	1349	—	—

7.28. In government colonies, 3.1 per cent of the households were using latrines with underground drain and flush. 17.0 per cent were using latrines of septic tank type, 78.4 per cent of the old type latrines with pots or baskets. Latrines used by the remaining households were unspecified. In other localities, 46.9 per cent were using latrines with underground drains and flush. 1.3 per cent were using latrines of septic tank type and 42.4 per cent the old type latrines. 9.4 per cent of the households were using latrines of other types or just fields.

7.29. The average distance, taking all types of latrines together, was 30.2 yards in government colonies and 27.3 yards in other localities. The average distance varied between types of latrines. Latrines with underground drains and flush were nearer. Septic tank and old type latrines were located at a distance averaging between 27 to 29 yards.

7.30. Information as to how many households were using the same latrines is given below in Table (7.12). The figures relate to structures. The number of seats in a structure varied usually between 2 to 12 seats.

TABLE (7.12) : DISTRIBUTION OF HOUSEHOLDS BY NUMBERS USING THE SAME LATRINES (STRUCTURES)

	number of households using the same structure	government colonies		other localities		all localities	
		number of households	percentage	number of households	percentage	number of households	percentage
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.	1	38	4.4	116	27.7	154	12.0
2.	2	32	3.7	51	12.1	83	6.5
3.	3	5	0.6	32	7.6	37	2.9
4.	4	90	10.4	30	7.1	120	9.3
5.	5—10	35	4.1	98	23.3	133	10.4
6.	11—20	93	10.8	49	11.7	142	11.1
7.	21—30	145	16.8	20	4.8	165	12.9
8.	above 30	426	49.2	24	5.7	450	34.9
9.	total	864	100.0	420	100.0	1284	100.0
10.	no information	16	—	49	—	65	—
11.	sample households	880	—	469	—	1349	—

7.31. In government colonies, only 4.4 per cent of the households were using latrines without sharing them with others. In comparison, the proportion for other localities was 27.7 per cent. At the other end, 49.2 per cent in government colonies were using latrines shared by more than 30 households whereas this percentage for other localities was 5.7. In government colonies, 76.8 per cent of the households were using latrines sharing with more than 10 others, and the corresponding proportion for other localities was 22.2 per cent.

Preference regarding means of livelihood

7.32. Some information on preference of the households regarding their means of livelihood was collected in the survey. Preferences of the households do not necessarily mean that they will be more successful in their preferred lines than their present lines of activities; but these particulars, probably, indicate to what extent they had been settling down to their current lines of activities. The information, however, related to the means of livelihood of the principal earners of the households only. A two-way distribution of households by present means of livelihood and those preferred is given in Table (39) at the end. A summary of the figures is given in Table (7.13) below.

TABLE (7.13) : NUMBER AND PROPORTION OF HOUSEHOLDS PREFERRING TO CONTINUE THE SAME MEANS OF LIVELIHOOD AS FOLLOWED AT THE TIME OF THE SURVEY

livelihood class	government colonies			other localities			all localities		
	present livelihood	preference for same		present livelihood	preference for same		present livelihood	preference for same	
	number of households	number of households	percentage	number of households	number of households	percentage	number of households	number of households	percentage
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. agriculture	2	1	50.0	1	1	100.0	3	2	66.7
2. crafts and cottage industries	84	44	52.4	40	28	70.0	124	72	58.1
3. large industries	30	15	50.0	24	16	66.7	54	31	57.4
4. trade	303	199	65.7	198	153	77.3	501	352	70.3
5. construction	18	10	55.6	9	4	44.4	27	14	51.9
6. transport	35	17	48.6	24	16	66.7	59	33	55.9
7. services	182	92	50.5	86	56	65.1	268	148	55.2
8. prof. services	49	29	59.2	27	16	59.3	76	45	59.2
9. others	155	95	61.3	56	27	48.2	211	122	57.8
10. total	858	502	58.5	465	317	68.2	1323	819	61.9
11. no information	22	—	—	4	—	—	26	—	—
12. sample households	880	—	—	469	—	—	1349	—	—

7.33. Taking the households of all localities together and all these for which information is available, 61.9 per cent preferred activities which they were following at the time of the survey. The proportions of households preferring to remain in the same activities varied between livelihood classes; the highest being in trade, namely, 70.3 per cent and the lowest in construction, namely, 51.9 per cent.

7.34. In government colonies, 58.5 per cent of the households preferred to remain in the same activities. The proportions for the different livelihood classes varied between 65.7 per cent for trade and 48.6 per cent for transport. In other localities, the proportion preferring to remain in the same activities was even higher, namely, 68.2 per cent, and over the different livelihood classes the proportions varied between 77.3 per cent for trade and 44.4 per cent for construction.

State preference of displaced persons

7.35. In regard to place of habitation the preferences of the households have been shown by the different States of India in Table (40) at the end and also in Table (7.14) below.

TABLE (7.14) : DISTRIBUTION OF HOUSEHOLDS BY STATES PREFERRED TO LIVE IN

State preferred	government colonies		other localities		all localities	
	number of households	percentage	number of households	percentage	number of households	percentage
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. Uttar Pradesh	5	0.6	2	0.4	7	0.5
2. Bombay	581	66.1	389	83.0	970	71.9
3. Saurashtra	—	—	1	0.2	1	0.1
4. Madhya Pradesh	21	2.4	—	—	21	1.6
5. Madhya Bharat	3	0.3	—	—	3	0.2
6. Hyderabad	6	0.7	1	0.2	7	0.5
7. Bhopal	1	0.1	—	—	1	0.1
8. Rajasthan	3	0.3	—	—	3	0.2
9. Punjab	2	0.2	2	0.4	4	0.3
10. Delhi	8	0.9	7	1.5	15	1.1
11. no opinion	250	28.4	55	11.7	305	22.6
12. not recorded	—	—	12	2.6	12	0.9
13. total	880	100.0	469	100.0	1349	100.0

7.36. Taking the households of all localities together, 71.9 per cent stated that they preferred to live in the Bombay State. 22.6 per cent had no opinion. In other words, only 5.5 per cent of the households preferred to go out of Bombay. In government colonies, 66.1 per cent of the households preferred to remain in the Bombay State and 28.4 per cent had no opinion. That is, only 5.5 per cent of the households preferred to go to other States, and of these nearly half preferred Madhya Pradesh.

7.37. In other localities, 83.0 per cent of the households preferred to stay in Bombay and 11.7 per cent had no opinion. Another 2.6 per cent of the households preferred to go away from Bombay. Many of the households living in government colonies as well as in other localities preferred change of places within the Bombay State and the general preference was larger towns than where they had been living.

KNOWLEDGE OF LOCAL LANGUAGE

7.38. Information was also collected in regard to the extent to which the local languages were known to the households. The sample households have been arranged in Table (7.15) by five categories, namely, (1) those who can read, write and speak the local language, (2) those who can read and speak but cannot write the language, (3) those who can speak and cannot read or write the language, (4) those who can understand but cannot read, write or speak the local language, and, finally, (5) those who cannot read, write, speak or understand the local language. It should be mentioned in this connection that the question was limited to local languages only, mainly Marathi or Gujrati, depending on the area in which the households were living. The majority of the households, however, had working knowledge of Hindustani.

TABLE (7.15) : DISTRIBUTION OF HOUSEHOLD HEADS BY DEGREE OF KNOWLEDGE OF LOCAL LANGUAGE

knowledge of local language	government colonies		other localities		all localities	
	number of households	percentage	number of households	percentage	number of households	percentage
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. can read, write and speak	46	5.3	83	17.8	129	9.7
2. can read and speak but cannot write	5	0.6	22	4.7	27	2.0
3. can speak but cannot read or write	99	11.4	80	17.1	179	13.4
4. understand but cannot read, write or speak	63	7.3	58	12.4	121	9.1
5. cannot read, write, speak or understand	655	75.4	224	48.0	879	65.8
6. total	868	100.0	467	100.0	1335	100.0
7. not returned	12	—	2	—	14	—
8. sample households	880	—	469	—	1349	—

7.39. Taking the households of all localities together, 65.8 per cent could not read, write, speak or understand the local language. The proportion for government colonies was 75.4 per cent. The proportion for other localities was much better, namely, 48.0 per cent. It may probably be repeated that the majority of these households, however, had working knowledge of Hindustani.

LIST OF TABLES

PAGE

TABLE 1 : Distribution of sample households of displaced persons by division, district and census tract in Bombay State : July—September 1953 55

DEMOGRAPHY

TABLE 2 : Distribution of displaced households by mother tongue : July-September 1953 56

TABLE 3 : Distribution of members of sample households by age and sex : July-September 1953 57

TABLE 4 : Distribution of members of sample households by age, sex and education standard : July—September 1953 58

TABLE 5 : Average number of earners, earning dependents and non-earning dependents per household by sex : July—September 1953 60

TABLE 6 : Percentage of earners, earning dependents and non-earning dependents by sex : July—September 1953 60

TABLE 7 : Distribution of economically active persons by livelihood classes and employment status : July—September 1953 61

TABLE 8 : Distribution of economically active persons by livelihood classes with average number of days employed and average income earned per month : July—September 1953 62

TABLE 9 : Distribution of economically active persons by days of employment in a month with average income earned : July—September 1953 62

TABLE 10 : Distribution of sample households by livelihood classes before migration and in the period of the survey : July—September 1953 63

EXPENDITURE

TABLE 11 : Consumer expenditure per household per month by levels of total monthly expenditure : July—September 1953 64

INCOME

TABLE 12 : Average monthly receipts per household (over all households) distributed by source of receipts and monthly expenditure levels : July—September 1953 65

TABLE 13 : Number of households (effective samples) and average monthly receipts by sources of receipts and expenditure levels : July—September 1953 67

TABLE 14 : Distribution of sample households by level of total monthly receipts : July—September 1953 70

TABLE 15 : Distribution of households by percentage of income (from occupation, "home supply" and "other sources") to total expenditure : July—September 1953 70

TABLE 16 : Number of households using non-government loans for consumption in the period under investigation arranged by types of securities given with or without interest : July—September 1953 71

LOANS

TABLE 17 : Number of households having loans and amount of outstanding loans per household : July—September 1953 72

TABLE 18 : Distribution of households by levels of outstanding (government and non-government) loans : July—September 1953 72

TABLE 19 : Number of non-government loans obtained since migration with or without interest arranged by types of securities given : July—September 1953 73

		Page
Table 20 :	Number of non-government loans obtained since migration with or without interest by purposes for which these were taken and by types of securities given : July—September 1953	74
Table 21 :	Amount of government loans and grants received per household and the extent of their utilisation ; amount of interest paid and loans repaid per household : July—September 1953	77
Table 22 :	Distribution of households by total amounts of government loans : July—September 1953	79
Table 23 :	Distribution of households by types and amounts of government loans : July—September 1953	80
Table 24 :	Distribution of households by levels of utilisation in purposes for which the loans were granted : July—September 1953	82
	HOUSING AND MISCELLANEOUS STATISTICS	
Table 25 :	Distribution of households by the nature of use of land under occupation : July—September 1953	83
Table 26 :	Distribution of households by number of rooms and type of possession of living accommodation : July—September 1953	84
Table 27 :	Percentage distribution of households by floor space and type of construction : July—September 1953	85
Table 28 :	Percentage distribution of households by floor space and type of construction : July—September 1953	86
Table 29 :	Distribution of households by floor space and size of households with percentage distribution by floor space : July—September 1953	87
Table 30 :	Distribution of households by floor space and size of households with percentage distribution by size of households : July—September 1953	88
Table 31 :	Distribution of households by type of construction of plinth, wall and roof of living accommodation : July—September 1953	89
Table 32 :	Distribution of households by type of lighting : July—September 1953 ..	89
Table 33 :	Distribution of households by source of drinking water with average distance of source : July—September 1953	90
Table 34 :	Distribution of households by source of non-drinking water with average distance of source : July—September 1953	90
Table 35 :	Distribution of households by type of latrines used with average distance of latrines : July—September 1953	90
Table 36 :	Distribution of households by number using same source of drinking water : July—September 1953	91
Table 37 :	Distribution of households by number using same source of non-drinking water : July—September 1953	92
Table 38 :	Distribution of households by number using same latrine : July–September 1953 ..	93
Table 39 :	Distribution of households by present livelihood classes : July–September 1953..	94
Table 40 :	Distribution of households by the States preferred for living in : July—September 1953	96
Table 41 :	Distribution of heads of households by the extent of knowledge of local language : July—September 1953	96

TABLE 1: DISTRIBUTION OF SAMPLE HOUSEHOLDS OF DISPLACED PERSONS BY DIVISION, DISTRICT AND CENSUS TRACT IN BOMBAY STATE: JULY—SEPTEMBER 1953

division	district	census tract	number of sample households		
			government colonies	other localities	all localities
(1)	(2)	(3)	(4)	(5)	(6)
1. Bombay Deccan, Northern	1. East Khandesh	1. Jalgaon, Bhusawal, Yawl and Ravat	27	–	27
		2. Amalner, Parola, Chopda and Erandol	4	–	4
		3. Chalisgaon, Jamner, Pachora and Bhadgaon	5	–	5
	2. Poona	1. Poona City Corporation	9	45	54
		3. Baramati, Indapur, Dhond and Purandhar	1	5	6
	3. Nasik	1. Nasik and Igatpuri	4	27	31
	4. Ahmednagar	1. Ahmednagar, Saigonda, Karjet and Jamkhed	10	16	26
2. Bombay, Gujrat	1. Mehsana	1. Bijapur, Visnagar, Kaloi and Kadi	1	3	4
	3. Panch Mahals	1. Lonawada, Kaloi, Haloi, Gadhra and Santrampur	1	15	16
	4. Ahmedabad	1. Ahmedabad City	21	63	84
		2. Dholka, Dhandhuka, Ahmedabad City Taluqas and Sonandapeta	117	18	135
	5. Surat	1. Surat City	–	5	5
	6. Banaskantha	1. Tharad, Deesu, Palanpur and Abu Road	–	8	8
	7. Baroda	1. Baroda City	13	42	55
3. Greater Bombay	1. Greater Bombay	1. Colaba, Fort, Boribunder, Mandvi, Dongri and Umarkhadi wards	–	16	16
		2. Khara Talao, Kumbharwada Market, Dhobi Talao and Fanaswadi wards	1	7	8
		3. Girgaon, Khetwadi, Walkeswar, Mahalakshmi and Tardeo wards	–	9	9
		4. Kamathipura, Nagpada, Mazagaon, Byculla West and Byculla East wards	–	3	3
		5. Gherapedso, Sewri, Lalbag, Parel and Naigaum wards	–	13	13
		6. Matunga, Sion, Lovegroove, Lower Parel and Worli wards	12	64	76
		7. Parbhadevi, Dadar and Mahim wards	1	34	35
		8. Bandra, Parli, Andheri and Juhu wards	4	21	25
		9. Ghatkopar, Kurla wards and 38 villages including Chimur	35	37	72
4. Bombay, Konkan	2. Thana	1. Thana, Bonvali and Kalyan	614	18	632
5. total			880	469	1349

TABLE 2 : DISTRIBUTION OF DISPLACED HOUSEHOLDS BY MOTHER TONGUE : JULY—SEPTEMBER 1953

mother tongue	government colonies		other localities		all localities	
	number of house-holds	percent-age	number of house-holds	percent-age	number of house-holds	percent-age
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. marathi	13	1.5	6	1.3	19	1.4
2. sindhi	777	88.3	315	67.2	1092	81.0
3. punjabi	24	2.7	76	16.2	100	7.4
4. urdu	1	0.1	2	0.4	3	0.2
5. hindi	6	0.7	4	0.9	10	0.8
6. gujrati	35	4.0	49	10.4	84	6.2
7. others	15	1.7	15	3.2	30	2.2
8. not returned	9	1.0	2	0.4	11	0.8
9. total	880	100.0	469	100.0	1349	100.0

TABLE 3: DISTRIBUTION OF MEMBERS OF SAMPLE HOUSEHOLDS BY AGE AND SEX: JULY—SEPTEMBER 1953

age group	number of persons			percentage		
	male	female	total	male	female	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
			government colonies			
0	38	47	85	1.8	2.2	2.0
1 – 4	211	230	441	9.8	10.8	10.3
5–14	609	558	1167	28.3	26.0	27.1
15–24	445	446	891	20.7	20.9	20.8
25–34	306	301	607	14.2	14.1	14.2
35–44	234	211	445	10.9	9.9	10.4
45–54	139	155	294	6.5	7.2	6.9
55–64	106	122	228	4.9	5.7	5.3
65–74	53	64	117	2.5	3.0	2.7
75 & above	9	4	13	0.4	0.2	0.3
total	2150	2138	4288	100.0	100.0	100.0
			other localities			
0	25	25	50	1.9	1.9	1.9
1 – 4	138	117	255	10.3	9.1	9.7
5–14	388	344	732	28.9	26.7	27.9
15–24	247	278	525	18.5	21.6	20.0
25–34	191	188	379	14.3	14.6	14.4
35–44	148	143	291	11.1	11.1	11.1
45–54	112	88	200	8.4	6.8	7.6
55–64	49	53	102	3.7	4.1	3.9
65–74	36	46	82	2.7	3.6	3.1
75 & above	3	7	10	0.2	0.5	0.4
total	1337	1289	2626	100.0	100.0	100.0
			all localities			
0	63	72	135	1.8	2.1	2.0
1 – 4	349	347	696	10.0	10.1	10.1
5–14	997	902	1899	28.6	26.2	27.4
15–24	692	724	1416	19.8	21.0	20.5
25–34	497	489	986	14.2	14.3	14.3
35–44	382	354	736	11.0	10.3	10.6
45–54	251	243	494	7.2	7.4	7.1
55–64	155	175	330	4.5	5.1	4.8
65–74	89	110	199	2.6	3.2	2.9
75 & above	12	11	23	0.3	0.3	0.3
not returned	–	–	–	–	–	–
total	3487	3427	6914	100.0	100.0	100.0

TABLE 4: DISTRIBUTION OF MEMBERS OF SAMPLE HOUSEHOLDS BY AGE, SEX AND EDUCATION STANDARD: JULY—SEPTEMBER 1953

age group	education standard																				
	illiterate			merely literate			under matric			matric			graduate			not specified			total		
	male	female	total	male	female	total	male	female	total	male	female	total	male	female	total	male	female	total	male	female	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
government colonies																					
0	38	47	85	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	38	47	85
1–4	202	229	431	9	1	10	–	–	–	–	–	–	–	–	–	–	–	–	211	230	441
5–14	235	256	491	321	262	583	53	40	93	–	–	–	–	–	–	–	–	–	609	558	1167
15–24	70	197	267	184	182	366	127	54	181	59	12	71	5	1	6	–	–	–	445	446	891
25–34	49	177	226	161	104	265	55	18	73	37	2	39	4	–	4	–	–	–	306	301	607
35–44	44	155	199	125	49	174	42	7	49	18		18	4	–	4	1	–	1	234	211	445
45–54	38	118	156	77	35	112	14	2	16	4	–	4	6	–	6	–	–	–	139	155	294
55–64	35	104	139	54	17	71	9	1	10	6	–	6	2	–	2	–	–	–	106	122	228
65–74	21	58	79	27	6	33	4	–	4	1	–	1	–	–	–	–	–	–	53	64	117
75 & above	3	4	7	5	–	5	–	–	–	1	–	1	–	–	–	–	–	–	9	4	13
total	735	1345	2080	963	656	1619	304	122	426	126	14	140	21	1	22	1	–	1	2150	2138	4288
p.c.	34.2	62.9	48.5	44.8	30.7	37.8	14.1	5.7	9.9	5.9	0.7	3.3	1.0	0.0	0.5	0.0	–	0.0	100.0	100.0	100.0

TABLE 4 (*Contd.*) : DISTRIBUTION OF MEMBERS OF SAMPLE HOUSEHOLDS BY AGE, SEX AND EDUCATION STANDARD : JULY—SEPTEMBER 1953

age group	education standard																				
	illiterate			merely literate			under matric			matric			graduate			not specified			total		
	male	female	total	male	female	total	male	female	total	male	female	total	male	female	total	male	female	total	male	female	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
other localities																					
0	25	25	50	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	25	25	50
1–4	137	111	248	1	6	7	–	–	–	–	–	–	–	–	–	–	–	–	138	117	255
5–14	110	109	219	214	181	395	63	54	117	1	–	1	–	–	–	–	–	–	388	344	732
15–24	14	56	70	84	124	208	108	67	175	39	27	66	2	4	6	–	–	–	247	278	525
25–34	11	63	74	69	84	153	50	23	73	47	10	57	14	8	22	–	–	–	191	188	379
35–44	15	61	76	56	66	122	38	7	45	27	8	35	12	–	12	–	1	1	148	143	291
45–54	12	53	65	49	29	78	27	5	32	18	1	19	6	–	6	–	–	–	112	88	200
55–64	9	39	48	25	13	38	7	1	8	5	–	5	3	–	3	–	–	–	49	53	102
65–74	9	35	44	18	9	27	5	1	6	3	1	4	1	–	1	–	–	–	36	46	82
75 & above	1	6	7	2	1	3	–	–	–	–	–	–	–	–	–	–	–	–	3	7	10
total	343	558	901	518	513	1031	298	158	456	140	47	187	38	12	50	–	1	1	1337	1289	2626
p.c.	25.7	43.3	34.3	38.7	39.8	39.3	22.3	12.3	17.4	10.5	3.6	7.1	2.8	0.9	1.9	–	0.0	0.0	100.0	100.0	100.0
all localities																					
0	63	72	135	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	63	72	135
1–4	339	340	679	10	7	17	–	–	–	–	–	–	–	–	–	–	–	–	349	347	696
5–14	345	365	710	535	443	978	116	94	210	1	–	1	–	–	–	–	–	–	997	902	1899
15–24	84	253	337	268	306	574	235	121	356	98	39	137	7	5	12	–	–	–	692	724	1416
25–34	60	240	300	230	188	418	105	41	146	84	12	96	18	8	26	–	–	–	497	489	986
35–44	59	216	275	181	115	296	80	14	94	45	8	53	16	–	16	1	1	2	382	354	736
45–54	50	171	221	126	64	190	41	7	48	22	1	23	12	–	12	–	–	–	251	243	494
55–64	44	143	187	79	30	109	16	2	18	11	–	11	5	–	5	–	–	–	155	175	330
65–74	30	93	123	45	15	60	9	1	10	4	1	5	1	–	1	–	–	–	89	110	199
75 & above	4	10	14	7	1	8	–	–	–	1	–	1	–	–	–	–	–	–	12	11	23
total	1078	1903	2981	1481	1169	2650	602	280	882	266	61	327	59	13	72	1	1	2	3487	3427	6914
p.c.	30.9	55.5	43.1	42.5	34.1	38.4	17.3	8.2	12.8	7.6	1.8	4.7	1.7	0.4	1.0	0.0	0.0	0.0	100.0	100.0	100.0

13853

M. L. D. S. LIBRARY MADRAS

TABLE 5: AVERAGE NUMBER OF EARNERS, EARNING DEPENDENTS AND NON-EARNING DEPENDENTS PER HOUSEHOLD BY SEX: JULY—SEPTEMBER 1953

sex	government colonies				other localities				all localities			
	earner	earning dependent	dependent	total	earner	earning dependent	dependent	total	earner	earning dependent	dependent	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1. male	0.87	0.12	1.45	2.44	1.05	0.17	1.63	2.85	0.93	0.14	1.51	2.58
2. female	0.05	0.04	2.34	2.43	0.04	0.03	2.67	2.74	0.05	0.03	2.46	2.54
3. total	0.92	0.16	3.79	4.87	1.09	0.20	4.30	5.59	0.98	0.17	3.97	5.12
4. number of households	880				469				1349			

TABLE 6: PERCENTAGE OF EARNERS, EARNING DEPENDENTS AND NON-EARNING DEPENDENTS BY SEX: JULY—SEPTEMBER 1953

sex	government colonies				other localities				all localities			
	earner	earning dependent	dependent	total	earner	earning dependent	dependent	total	earner	earning dependent	dependent	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1. male	17.8	2.6	29.8	50.2	18.7	3.0	29.2	50.9	18.1	2.7	29.6	50.4
2. female	1.1	0.7	48.0	49.8	0.8	0.5	47.8	49.1	1.0	0.7	47.9	49.6
3. total	18.9	3.3	77.8	100.0	19.5	3.5	77.0	100.0	19.1	3.4	77.5	100.0
4. number of households	4288				2626				6914			

TABLE 7: DISTRIBUTION OF ECONOMICALLY ACTIVE PERSONS BY LIVELIHOOD CLASSES AND EMPLOYMENT STATUS: JULY—SEPTEMBER 1953

livelihood classes	employment status																	
	government colonies						other localities						all localities					
	employer	employee	own account worker	unearned income receiver	total	percentage to total	employer	employee	own account worker	unearned income receiver	total	percentage to total	employer	employee	own account worker	unearned income receiver	total	percentage to total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
1. agriculture, animal husbandry etc.	–	–	3	–	3	0.3	–	–	–	1	1	0.2	–	–	3	1	4	0.3
2. crafts and cottage industries	–	32	85	3	120	12.6	3	14	44	–	61	10.1	3	46	129	3	181	11.6
3. large scale industries	1	33	6	–	40	4.2	1	26	4	–	31	5.1	2	59	10	–	71	4.6
4. trade	4	56	339	–	399	42.1	9	56	221	1	287	47.4	13	112	560	1	686	44.1
5. construction	–	18	9	–	27	2.8	–	12	1	–	13	2.1	–	30	10	–	40	2.6
6. transport	–	44	3	–	47	4.9	–	30	2	–	32	5.3	–	74	5	–	79	5.1
7. services	2	17°	70	1	245	25.8	4	93	37	1	135	22.3	6	265	107	2	380	24.4
8. professional services	–	25	34	–	59	6.2	–	16	20	–	36	6.0	–	41	54	–	95	6.1
9. others	–	–	–	10	10	1.1	–	1	3	5	9	1.5	–	1	3	15	19	1.2
10. total	7	380	549	14	950	100.0	17	248	332	8	605	100.0	24	628	881	22	1555	100.0
11. percentage	0.7	40.0	57.8	1.5	100.0		2.8	41.0	54.9	1.3	100.0		1.5	40.4	56.7	1.4	100.0	

TABLE 8 : DISTRIBUTION OF ECONOMICALLY ACTIVE PERSONS BY LIVELIHOOD CLASSES WITH AVERAGE NUMBER OF DAYS EMPLOYED AND AVERAGE INCOME EARNED PER MONTH : JULY—SEPTEMBER 1953

livelihood classes	government colonies			other localities			all localities		
	number of persons	average of days employed	income per person in Rs.	number of persons	average of days employed	income per person in Rs.	number of persons	average of days employed	income per person in Rs.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. cultivator, agricultural and allied subjects	3	24	36.50	1	—	300.00	4	18	102.38
2. crafts and cottage industries	120	23	47.59	61	24	86.88	181	23	60.83
3. large-scale industries	40	24	100.56	31	23	141.60	71	24	118.48
4. trade	399	25	63.43	287	25	116.00	686	25	85.42
5. construction	27	20	96.77	13	22	187.27	40	21	126.18
6. transport	47	25	107.18	32	25	132.03	79	25	117.22
7. services	245	25	76.58	135	24	108.25	380	25	87.83
8. prof. services	59	22	95.54	36	23	157.29	95	22	118.82
9. others	10	—	100.22	9	3	139.55	19	2	118.85
10. total	950	24	71.78	605	24	118.14	1555	24	89.81

TABLE 9 : DISTRIBUTION OF ECONOMICALLY ACTIVE PERSONS BY DAYS OF EMPLOYMENT IN A MONTH WITH AVERAGE INCOME EARNED : JULY—SEPTEMBER 1953

days of employment in the month	government colonies			other localities			all localities		
	number of persons	percentage	income per person in Rs.	number of persons	percentage	income per person in Rs.	number of persons	percentage	income per person in. Rs.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. 1 –7	11	1.2	14.18	8	1.3	24.25	19	1.2	18.42
2. 8–14	28	2.9	30.67	6	1.0	46.08	34	2.2	33.39
3. 15–21	120	12.6	42.08	37	6.1	77.14	157	10.1	50.34
4. 22–30	791	83.3	78.54	554	91.6	123.01	1345	86.5	96.86
5. total	950	100.0	71.78	605	100.0	118.14	1555	100.0	89.81

TABLE 10 : DISTRIBUTION OF SAMPLE HOUSEHOLDS BY LIVELIHOOD CLASSES BEFORE MIGRATION AND IN THE PERIOD OF THE SURVEY : JULY—SEPTEMBER 1953

present livelihood	livelihood before migration										
	agriculture, animal hus-bandry etc.	crafts and cottage industry	large-scale industries	trade	construction	transport	services	professional services	others	not returned	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
government colonies											
1. agriculture, animal husbandry etc.	1	–	–	1	–	–	–	–	–	–	2
2. crafts and cottage industries	13	41	2	13	2	–	9	1	2	1	84
3. large-scale industries	6	2	8	5	–	1	5	–	3	–	30
4. trade	49	4	5	205	2	2	28	3	5	–	303
5. construction	–	1	–	2	13	–	2	–	–	–	18
6. transport	4	2	–	10	–	9	6	2	2	–	35
7. services	22	12	4	40	4	3	83	3	10	1	182
8. professional services	4	–	–	2	–	–	2	38	3	–	49
9. others	35	10	4	50	3	1	24	8	11	9	155
10. not returned	5	4	1	5	–	1	3	1	1	1	22
11. total	139	76	24	333	24	17	162	56	37	12	880
other localities											
1. agriculture, animal husbandry etc.	–	–	–	1	–	–	–	–	–	–	1
2. crafts and cottage industries	–	28	–	8	–	–	4	–	–	–	40
3. large-scale industries	1	1	7	11	–	–	2	–	2	–	24
4. trade	13	3	5	147	1	1	20	3	4	1	198
5. construction	–	–	–	1	6	–	1	1	–	–	9
6. transport	2	2	1	8	2	5	3	–	1	–	24
7. services	2	4	1	17	2	3	45	3	6	3	86
8. professional services	–	–	1	2	–	–	2	21	–	1	27
9. others	10	2	1	20	–	2	9	4	7	1	56
10. not returned	–	–	–	–	2	–	2	–	–	–	4
11. total	28	40	16	215	13	11	88	32	20	6	469
all localities											
1. agriculture, animal husbandry etc.	1	–	–	2	–	–	–	–	–	–	3
2. crafts and cottage industries	13	69	2	21	2	–	13	1	2	1	124
3. large-scale industries	7	3	15	16	–	1	7	–	5	–	54
4. trade	62	7	10	352	3	3	48	6	9	1	501
5. construction	–	1	–	3	19	–	3	1	–	–	27
6. transport	6	4	1	18	2	14	9	2	3	–	59
7. services	24	16	5	57	6	6	128	6	16	4	268
8. professional services	4	–	1	4	–	–	4	59	3	1	76
9. others	45	12	5	70	3	3	33	12	18	10	211
10. not returned	5	4	1	5	2	1	5	1	1	1	26
11. total	167	116	40	548	37	28	250	88	57	18	1349

TABLE 11: CONSUMER EXPENDITURE PER HOUSEHOLD PER MONTH BY LEVELS OF TOTAL MONTHLY EXPENDITURE: JULY—SEPTEMBER 1953

area	items of expenditure	level of monthly expenditure											
		Rs. 1—50		Rs. 51–100		Rs. 101–200		Rs. 201–500		Rs. 501 & above		total	
		expenditure in Rs.	percentage	expenditure in Rs.	percentage	expenditure in Rs.	percentage	expenditure in Rs.	percentage	expenditure in Rs.	percentage	expenditure in Rs.	percentage
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	number of households	154		357		278		83		8		880	
	average size of households	2.28		4.48		6.01		7.22		9.38		4.88	
1. government colonies	1. food	25.77	72.8	53.59	70.3	88.96	65.0	153.99	56.0	279.91	43.2	71.42	63.7
	2. clothing	1.53	4.3	4.37	5.7	11.15	8.1	32.23	11.7	118.62	18.3	9.68	8.6
	3. house rent or maintenance	0.21	0.6	1.09	1.4	5.02	3.7	13.32	4.8	9.85	1.5	3.41	3.0
	4. fuel and light	3.33	9.4	6.08	8.0	8.15	5.9	13.23	4.8	20.75	3.2	7.06	6.3
	5. miscellaneous	4.57	12.9	11.13	14.6	23.70	17.3	62.59	22.7	219.00	33.8	20.70	18.4
	6. total	35.41	100.0	76.26	100.0	136.98	100.0	275.36	100.0	648.13	100.0	112.27	100.0
	number of households	20		76		213		137		23		469	
	average size of households	2.25		3.70		5.51		7.04		6.83		5.59	
2. other localities	1. food	24.21	58.6	51.44	63.8	89.01	60.7	161.20	54.3	272.88	40.3	110.26	54.8
	2. clothing	2.35	5.7	4.31	5.3	9.36	6.4	31.74	10.7	95.74	14.1	19.02	9.4
	3. house rent or maintenance	5.54	13.4	8.26	10.2	14.44	9.9	29.23	9.9	61.23	9.0	19.67	9.8
	4. fuel and light	3.88	9.4	5.84	7.2	9.60	6.6	15.36	5.2	25.39	3.7	11.21	5.6
	5. miscellaneous	5.35	12.9	10.82	13.5	24.08	16.4	59.15	19.9	223.21	32.9	41.14	20.4
	6. total	41.33	100.0	80.67	100.0	146.49	100.0	296.68	100.0	678.45	100.0	201.30	100.0
	number of households	174		433		491		220		31		1349	
	average size of households	2.28		4.35		5.79		7.10		7.48		5.13	
3. all localities	1. food	25.59	70.9	53.22	69.0	88.98	63.1	158.48	55.0	274.69	40.9	84.93	59.4
	2. clothing	1.62	4.5	4.36	5.7	10.37	7.3	31.93	11.1	101.65	15.2	12.93	9.0
	3. house rent or maintenance	0.82	2.3	2.35	3.1	9.11	6.5	23.23	8.0	47.97	7.2	9.06	6.3
	4. fuel and light	3.39	9.4	6.03	7.8	8.78	6.2	14.56	5.0	24.19	3.6	8.50	5.9
	5. miscellaneous	4.66	12.9	11.08	14.4	23.87	16.9	60.44	20.9	222.12	33.1	27.80	19.4
	6. total	36.08	100.0	77.04	100.0	141.11	100.0	288.64	100.0	670.62	100.0	143.22	100.0

TABLE 12: AVERAGE MONTHLY RECEIPTS PER HOUSEHOLD (OVER ALL HOUSEHOLDS) DISTRIBUTED BY SOURCE OF RECEIPTS AND MONTHLY EXPENDITURE LEVELS: JULY—SEPTEMBER 1953

	government colonies								other localities								all localities							
		average monthly receipts per h.h. from								average monthly receipts per h.h. from								average monthly receipts per h.h. from						
monthly expenditure in Rs.	number of households	occupation	government doles	other sources	non-government loan	non-govern-ment help	own supply	total	number of households	occupation	government doles	other sources	non-govern-ment loan	non-govern-ment help	own supply	total	number of households	occupation	government doles	other sources	non-govern-ment loan	non-govern-ment help	own supply	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)
1 – 25	39	7.5	8.8	1.9	0.5	2.8	0.1	21.6	2	7.5	–	–	–	–	–	7.5	41	7.5	8.4	1.8	0.5	2.7	0.1	21.0
26– 50	115	22.3	5.9	8.7	11.0	2.6	–	50.5	18	37.5	0.3	6.6	–	12.0	–	56.4	133	24.4	5.1	8.4	9.5	3.9	–	51.3
51 – 75	174	44.0	4.0	9.8	8.2	2.6	0.2	68.8	30	55.2	–	5.2	4.3	3.4	1.3	69.4	204	45.6	3.4	9.2	7.6	2.8	0.4	69.0
76–100	183	59.8	4.6	14.0	16.0	4.0	0.3	98.7	46	81.9	–	6.2	4.6	4.1	1.3	98.1	229	64.2	3.7	12.4	13.7	4.0	0.5	98.5
101–150	208	89.7	2.1	21.6	16.9	5.9	0.6	136.8	124	104.0	0.8	22.6	7.3	3.1	0.5	138.3	332	95.0	1.6	22.0	13.3	4.9	0.6	137.4
151–200	70	121.4	4.0	31.5	18.8	2.0	0.8	178.5	89	142.3	0.3	36.6	7.9	12.2	1.4	200.7	159	133.2	1.9	34.3	12.7	7.7	1.1	190.9
201–250	36	140.5	1.1	35.5	36.7	12.5	–	226.3	59	171.7	4.8	48.2	12.4	5.1	0.3	242.5	95	159.9	3.4	43.3	21.6	7.9	0.2	236.3
251–500	47	237.0	–	87.1	27.2	10.9	1.1	363.3	78	248.1	3.2	80.2	16.0	35.6	3.3	386.4	125	244.0	2.0	82.8	20.2	26.3	2.4	377.7
501–750	7	445.0	–	103.6	21.4	22.9	–	592.9	17	477.5	–	145.3	–	5.9	–	628.7	24	468.1	–	133.2	6.2	10.8	–	618.3
751 & above	1	1350.0	–	–	–	–	–	1350.0	6	949.9	–	340.8	–	–	–	1290.7	7	1007.0	–	292.1	–	–	–	1299.1
total	880	78.6	3.8	20.6	15.0	4.7	0.4	123.1	469	159.9	1.4	43.1	8.4	11.0	1.2	225.0	1349	106.9	2.9	28.4	12.7	6.9	0.7	158.5

9

TABLE 12 (*contd.*): AVERAGE MONTHLY RECEIPTS PER HOUSEHOLD (OVER ALL HOUSEHOLDS) DISTRIBUTED BY SOURCE OF RECEIPTS AND MONTHLY EXPENDITURE LEVELS: JULY—SEPTEMBER 1953

	government colonies								other localities								all localities							
		average monthly receipts per h.h. from								average monthly receipts per h.h. from								average monthly receipts per h.h. from						
monthly expenditure *in Rs.*	number of households	occupation	government doles	other sources	non-government loan	non-govern-ment help	own supply	total	number of households	occupation	government doles	other sources	non-govern-ment loan	non-govern-ment help	own supply	total	number of households	occupation	government doles	other sources	non-govern-ment loan	non-govern-ment help	own supply	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)
	percentage distribution of receipts by the different source of receipts and by expenditure levels																							
1–25	39	34.7	40.7	8.8	2.3	13.0	0.5	100.0	2	100.0	–	–	–	–	–	100.0	41	35.7	39.9	8.6	2.4	12.9	0.5	100.0
26–50	115	44.2	11.7	17.2	21.8	5.1	–	100.0	18	66.5	0.5	11.7	–	21.3	–	100.0	133	47.6	9.9	16.4	18.5	7.6	–	100.0
51–75	174	64.0	5.8	14.2	11.9	3.8	0.3	100.0	30	79.5	–	7.5	6.2	4.9	1.9	100.0	204	66.1	4.9	13.3	11.0	4.1	0.6	100.0
76–100	183	60.5	4.7	14.2	16.2	4.1	0.3	100.0	46	83.5	–	6.3	4.7	4.2	1.3	100.0	229	65.1	3.8	12.6	13.9	4.0	0.6	100.0
101–150	208	65.6	1.5	15.8	12.4	4.3	0.4	100.0	124	75.2	0.6	16.3	5.3	2.2	0.4	100.0	332	69.1	1.2	16.0	9.7	3.6	0.4	100.0
151–200	70	68.1	2.2	17.7	10.5	1.1	0.4	100.0	89	71.0	0.1	18.2	3.9	6.1	0.7	100.0	159	69.7	1.0	18.0	6.7	4.0	0.6	100.0
201–250	36	62.1	0.5	15.7	16.2	5.5	–	100.0	59	70.8	2.0	19.9	5.1	2.1	0.1	100.0	95	67.8	1.4	18.3	9.1	3.3	0.1	100.0
251–500	47	65.2	–	24.0	7.5	3.0	0.3	100.0	78	64.2	0.8	20.8	4.1	9.2	0.9	100.0	125	64.7	0.5	21.9	5.3	7.0	0.6	100.0
501–750	7	75.0	–	17.5	3.6	3.9	–	100.0	17	76.0	–	23.1	–	0.9	–	100.0	24	75.8	–	21.5	1.0	1.7	–	1.000
751 & above	1	100.0	–	–	–	–	–	100.0	6	73.6	–	26.4	–	–	–	100.0	7	77.5	–	22.5	–	–	–	100.0
total	880	63.9	3.1	16.7	12.2	3.8	0.3	100.0	469	71.1	0.6	19.2	3.7	4.9	0.5	100.0	1349	67.5	1.8	17.9	8.0	4.4	0.4	100.0

TABLE 13: NUMBER OF HOUSEHOLDS (EFFECTIVE SAMPLES) AND AVERAGE MONTHLY RECEIPTS BY SOURCES OF RECEIPTS AND EXPENDITURE LEVELS: JULY—SEPTEMBER 1953

monthly expenditure (Rs.)	number of total households	average total receipts	sources of receipts: occupation		government doles		other sources		non-government loan		non-government help		own supply	
			number of households	amount in Rs.	number of households	amount in Rs.	number of households	amount in Rs.	number of households	amount in Rs.	number of households	amount in Rs.	number of households	amount in Rs.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
government colonies														
1–25	39	21.6	14	20.9	18	18.9	7	10.7	3	7.0	7	15.9	1	5.0
26–50	115	50.5	79	32.5	23	29.2	41	24.4	20	63.1	12	25.2	–	–
51–75	174	68.8	142	53.8	17	41.0	66	26.0	40	35.7	13	35.4	6	7.1
76–100	183	98.7	154	71.0	16	53.1	65	39.3	54	54.3	17	42.6	5	12.8
101–150	208	136.8	182	102.5	11	38.8	85	53.0	54	65.1	20	61.7	8	16.6
151–200	70	178.5	63	134.9	4	70.0	34	64.9	16	82.2	2	70.0	2	26.5
201–250	36	226.3	31	163.2	1	40.0	16	79.9	14	94.4	2	225.0	–	–
251–500	47	363.3	38	293.1	–	–	23	178.1	8	159.8	5	102.0	1	50.0
501–750	7	592.9	7	445.0	–	–	4	181.2	1	150.0	1	160.0	–	
751 & above	1	1350.0	1	1350.0	–	–	–	–	–	–	–	–	–	
total	880	123.1	711	97.4	90	36.7	341	53.2	210	63.0	79	51.8	23	15.1

TABLE 13 (*contd*) : NUMBER OF HOUSEHOLDS (EFFECTIVE SAMPLES) AND AVERAGE MONTHLY RECEIPTS BY SOURCES OF RECEIPTS AND EXPENDITURE LEVELS : JULY—SEPTEMBER 1953

monthly expenditure (Rs.)	number of total households	average total receipts	sources of receipts: occupation		government doles		other sources		non-government loan		non-government help		own	
			number of households	amount in Rs.	number of households	amount in Rs.	number of households	amount in Rs.	number of households	amount in Rs.	number of households	amount in Rs.	number of households	amount in Rs.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
						other localities								
1–25	2	7.5	2	7.5	–	–	–	–	–	–	–	–	–	–
26–50	18	56.4	12	56.3	1	5.0	4	29.5	–	–	6	36.2	–	–
51–75	30	69.4	27	61.3	–	–	9	17.4	5	25.6	4	25.5	1	40.0
76–100	46	98.1	42	89.8	–	–	14	20.3	5	42.0	5	37.8	5	11.6
101–150	124	138.3	116	111.1	5	21.0	46	60.6	14	65.1	10	38.7	8	8.5
151–200	89	200.7	76	166.6	1	30.0	38	85.6	7	100.7	10	108.5	1	125.0
201–250	59	242.5	52	194.8	3	94.3	27	105.3	6	122.0	2	150.0	1	15.0
251–500	78	386.4	62	312.1	1	250.0	43	145.5	6	208.3	12	231.4	4	64.0
501–750	17	628.7	16	507.4	–	–	12	205.8	–	–	1	100.0	–	–
751 & above	6	1290.7	4	1424.8	–	–	3	681.7	–	–	–	–	–	–
total	469	225.0	409	183.3	11	61.1	196	103.1	43	91.5	50	103.1	20	28.1

TABLE 13 (*contd.*) : NUMBER OF HOUSEHOLDS (EFFECTIVE SAMPLES) AND AVERAGE MONTHLY RECEIPTS BY SOURCES OF RECEIPTS AND EXPENDITURE LEVELS : JULY—SEPTEMBER 1953

monthly expenditure (Rs.)	number of total households	average total receipts	sources of receipt											
			occupation		government doles		other sources		non-government loan		non-government help		own supply	
			number of households	amount in Rs.	number of households	amount in Rs.	number of households	amount in Rs.	number of households	amount in Rs.	number of households	amount in Rs.	number of households	amount in Rs.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
							all localities							
1 – 25	41	21.0	16	19.2	18	18.7	7	10.7		7.0	7	15.9	1	5.0
26 – 50	133	51.3	91	35.6	24	28.2	45	24.9	20	63.1	18	28.9	–	–
51 – 75	204	69.0	169	55.0	17	41.0	75	25.0	45	34.6	17	33.1	7	11.8
76–100	229	98.5	196	75.0	16	53.1	79	35.9	59	53.3	22	41.5	10	12.2
101–150	332	137.4	298	105.8	16	33.2	131	55.7	68	65.1	30	54.0	16	12.6
151–200	159	190.9	139	152.2	5	62.0	72	75.8	23	87.8	12	102.1	3	59.3
201–250	95	236.3	83	183.0	4	80.7	43	95.8	20	102.7	4	187.5	1	15.0
251–500	125	377.7	100	304.9	1	250.0	66	156.9	14	180.6	17	193.3	5	61.2
501–750	24	618.3	23	488.4	–	–	16	199.6	1	150.0	2	130.0	–	–
751 & above	7	1299.1	5	1409.8	–	–	3	681.7	–	–	–	–	–	–
total	1349	158.5	1120	128.8	101	39.4	537	71.4	253	67.8	129	71.7	43	21.1

TABLE 14: DISTRIBUTION OF SAMPLE HOUSEHOLDS BY LEVEL OF TOTAL MONTHLY RECEIPTS: JULY—SEPTEMBER 1953

total monthly receipts in Rs.	government colonies			other localities			all localities		
	number of households	percentage	cumulative percentage	number of households	percentage	cumulative percentage	number of households	percentage	cumulative percentage
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1 - 25	36	4.1	4.1	3	0.6	0.6	39	2.9	2.9
26 - 50	116	13.2	17.3	19	4.1	4.7	135	10.0	12.9
51 - 75	154	17.5	34.8	25	5.3	10.0	179	13.3	26.2
76–100	180	20.4	55.2	45	9.6	19.6	225	16.7	42.9
101–150	200	22.7	77.9	105	22.4	42.0	305	22.6	65.5
151–200	87	9.9	87.8	93	19.8	61.8	180	13.3	78.8
201–250	41	4.7	92.5	59	12.6	74.4	100	7.4	86.2
251–500	52	5.9	98.4	91	19.4	93.8	143	10.6	96.8
501–750	9	1.0	99.4	19	4.1	97.9	28	2.1	98.9
751 & above	5	0.6	100.0	10	2.1	100.0	15	1.1	100.0
total	880	100.0	—	469	100.0	—	1349	100.0	—

TABLE 15: DISTRIBUTION OF HOUSEHOLDS BY PERCENTAGE OF INCOME (FROM OCCUPATION, "HOME SUPPLY" AND "OTHER SOURCES") TO TOTAL EXPENDITURE: JULY—SEPTEMBER 1953

percentage of income to expenditure	government colonies				other localities				all localities			
	number of households	percentage	cumulative percentage		number of households	percentage	cumulative percentage		number of households	percentage	cumulative percentage	
			upwards	downwards			upwards	downwards			upwards	downwards
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
nil	109	12.4	100.0	12.4	19	4.1	100.0	4.1	128	9.5	100.0	9.5
upto 20	24	2.7	87.6	15.1	8	1.7	95.9	5.8	32	2.4	90.5	11.9
21 - 40	40	4.6	84.9	19.7	14	3.0	94.2	8.8	54	4.0	88.1	15.9
41 - 60	72	8.2	80.3	27.9	23	4.9	91.2	13.7	95	7.0	84.1	22.9
61 - 80	91	10.3	72.1	38.2	38	8.1	86.3	21.8	129	9.6	77.1	32.5
81 - 90	42	4.8	61.8	43.0	15	3.2	78.2	25.0	57	4.2	67.5	36.7
91–100	183	20.8	57.0	63.8	134	28.6	75.0	53.6	317	23.5	63.3	60.2
above 100	319	36.2	36.2	100.0	218	46.4	46.4	100.0	537	39.8	39.8	100.0
total	880	100.0	—	—	469	100.0	—	—	1349	100.0	—	—

TABLE 16 : NUMBER OF HOUSEHOLDS USING NON-GOVERNMENT LOANS FOR CONSUMPTION IN THE PERIOD UNDER INVESTIGATION ARRANGED BY TYPES OF SECURITIES GIVEN WITH OR WITHOUT INTEREST : JULY—SEPTEMBER 1953

type of security given	with interest		without interest		total	
	number of households	percentage	number of households	percentage	number of households	percentage
(1)	(2)	(3)	(4)	(5)	(6)	(7)
government colonies						
1. without security	5	2.4	46	21.9	51	24.3
2. personal	19	9.0	115	54.8	134	63.8
3. gold	3	1.4	10	4.8	13	6.2
4. others	1	0.5	—	—	1	0.5
5. not returned	1	0.5	10	4.7	11	5.2
6. total	29	13.8	181	86.2	210	100.0
other localities						
1. without security	2	4.7	24	55.8	26	60.5
2. personal	1	2.3	13	30.3	14	32.6
3. gold	–	0.0	1	2.3	1	2.3
4. others	1	2.3	–	—	1	2.3
5. not returned	–	—	1	2.3	1	2.3
6. total	4	9.3	39	90.7	43	100.0
all localities						
1. without security	7	2.7	70	27.8	77	30.5
2. personal	20	7.9	128	50.6	148	58.5
3. gold	3	1.2	11	4.3	14	5.5
4. others	2	0.8	–	0.0	2	0.8
5. not returned	1	0.4	11	4.3	12	4.7
6. total	33	13.0	220	87.0	253	100.0

TABLE 17 : NUMBER OF HOUSEHOLDS HAVING LOANS AND AMOUNT OF OUTSTANDING LOANS PER HOUSEHOLD : JULY—SEPTEMBER 1953

localities	number of households	households having outstanding loan	percentage to total	amount per household in Rs. government	private	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. government colonies	880	562	64.0	460.8	675.5	1136.3
2. other localities	469	191	40.8	759.4	2075.9	2835.3
3. all localities	1349	753	55.9	536.5	1030.7	1567.2

TABLE 18 : DISTRIBUTION OF HOUSEHOLDS BY LEVELS OF OUTSTANDING (GOVERNMENT AND NON-GOVERNMENT) LOANS : JULY—SEPTEMBER 1953

levels of outstanding loan (Rs.)	government colonies			other localities			all localities		
	number of households	percentage	cumulative percentage	number of households	percentage	cumulative percentage	number of households	percentage	cumulative percentage
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
nil	318	36.0	36.0	278	59.2	59.2	596	44.1	44.1
1 – 99	35	4.0	40.0	9	1.9	61.1	44	3.3	47.4
100 – 199	26	3.0	43.0	6	1.3	62.4	32	2.4	49.8
200 – 299	41	4.7	47.7	13	2.8	65.2	54	4.0	53.8
300 – 399	49	5.6	53.3	12	2.6	67.8	61	4.5	58.3
400 – 499	34	3.9	57.2	10	2.1	69.9	44	3.3	61.6
500 – 999	182	20.7	77.9	44	9.4	79.3	226	16.7	78.3
1000 – 1499	85	9.7	87.6	29	6.2	85.5	114	8.5	86.8
1500 – 1999	38	4.3	91.9	9	1.9	87.4	47	3.5	90.3
2000 – 2999	35	4.0	95.9	19	4.1	91.5	54	4.0	94.3
3000 – 3999	11	1.2	97.1	6	1.3	92.8	17	1.3	95.6
4000 – 4999	6	0.7	97.8	9	1.9	94.7	15	1.1	96.7
5000 – 9999	18	2.0	99.8	12	2.6	97.3	30	2.2	98.9
10000–14999	1	0.1	99.9	8	1.7	99.0	9	0.7	99.6
15000–19999	—	—	—	3	0.6	99.6	3	0.2	99.8
20000 & above	1	0.1	100.0	2	0.4	100.0	3	0.2	100.0
total	880	100.0	—	469	100.0	—	1349	100.0	—

TABLE 19: NUMBER OF NON-GOVERNMENT LOANS OBTAINED SINCE MIGRATION WITH OR WITHOUT INTEREST ARRANGED BY TYPES OF SECURITIES GIVEN : JULY—SEPTEMBER 1953

type of security given	with interest		without interest		total	
	number	percentage	number	percentage	number	percentage
(1)	(2)	(3)	(4)	(5)	(6)	(7)
government colonies (loans of 438 households)						
1. without security	32	3.3	220	22.8	252	26.1
2. personal	95	9.9	493	51.1	588	61.0
3. gold	18	1.9	50	5.2	68	7.0
4. land and house	—	—	—	—	—	—
5. others	12	1.2	4	0.4	16	1.7
6. not returned	—	—	41	4.2	41	4.2
7. total	157	16.3	808	83.7	965	100.0
other localities (loans of 164 households)						
1. without security	2	7.4	145	48.8	167	56.2
2. personal	16	5.4	79	26.6	95	32.0
3. gold	6	2.0	10	3.4	16	5.4
4. land and house	1	0.3	1	0.3	2	0.7
5. others	7	2.4	1	0.3	8	2.7
6. not returned	2	0.7	7	2.4	9	3.0
7. total	54	18.2	243	81.8	297	100.0
all localities (loans of 602 households)						
1. without security	54	4.3	365	28.9	419	33.2
2. personal	111	8.7	572	45.3	683	54.0
3. gold	24	1.9	60	4.8	84	6.7
4. land and house	1	0.1	1	0.1	2	0.2
5. others	19	1.5	5	0.4	24	1.9
6. not returned	2	0.2	48	3.8	50	4.0
7. total	211	16.7	1051	83.3	1262	100.0

TABLE 20: NUMBER OF NON-GOVERNMENT LOANS OBTAINED SINCE MIGRATION WITH OR WITHOUT INTEREST BY PURPOSES FOR WHICH THESE WERE TAKEN AND BY TYPES OF SECURITIES GIVEN: JULY—SEPTEMBER 1953

type of security offered	purpose for taking loan (private): house-building			trade			profession			maintenance			others			not returned			all purpose		
	with interest	without interest	total	with interest	without interest	total	with interest	without interest	total	with interest	without interest	total	with interest	without interest	total	with interest	without interest	total	with interest	without interest	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
government colonies (loans of 438 households)																					
1. personal	4	–	4	13	37	50	–	–	–	68	436	504	9	20	29	1	–	1	95	493	588
2. gold	1	–	1	2	7	9	–	–	–	13	43	56	2	–	2	–	–	–	18	50	68
3. land and house	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
4. without security	–	–	–	13	41	54	2	1	3	14	168	182	3	10	13	–	–	–	32	220	252
5. others	1	–	1	5	–	5	–	–	–	6	4	10	–	–	–	–	–	–	12	4	16
6. not returned	–	–	–	–	10	10	–	–	–	–	24	24	–	5	5	–	2	2	–	41	41
7. total	6	–	6	33	95	128	2	1	3	101	675	776	14	35	49	1	2	3	157	808	965

TABLE 20 (*contd.*): NUMBER OF NON-GOVERNMENT LOANS OBTAINED SINCE MIGRATION WITH OR WITHOUT INTEREST BY PURPOSES FOR WHICH THESE WERE TAKEN AND BY TYPES OF SECURITIES GIVEN: JULY—SEPTEMBER 1953

type of security offered	purpose for taking loan (private)																		all purpose		
	house-building			trade			profession			maintenance			others			not returned					
	with interest	without interest	total	with interest	without interest	total	with interest	without interest	total	with interest	without interest	total	with interest	without interest	total	with interest	without interest	total	with interest	without interest	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
other localities (loans of 164 households)																					
1. personal	–	–	–	11	26	37	–	–	–	3	52	55	2	1	3	–	–	–	16	79	95
2. gold	–	–	–	–	1	1	–	–	–	6	8	14	–	1	1	–	–	–	6	10	16
3. land and house	–	–	–	1	–	1	–	–	–	–	–	–	–	1	1	–	–	–	1	1	2
4. without security	–	–	–	8	30	38	–	–	–	13	100	113	1	14	15	–	1	1	22	145	167
5. others	–	–	–	5	1	6	–	–	–	1	–	1	1	–	1	–	–	–	7	1	8
6. not returned	–	–	–	2	5	7	–	–	–	–	2	2	–	–	–	–	–	–	2	7	9
7. total	–	–	–	27	63	90	–	–	–	23	162	185	4	17	21	–	1	1	54	243	297

TABLE 20 (*contd.*) : NUMBER OF NON-GOVERNMENT LOANS OBTAINED SINCE MIGRATION WITH OR WITHOUT INTEREST BY PURPOSES FOR WHICH THESE WERE TAKEN AND BY TYPES OF SECURITIES GIVEN : JULY—SEPTEMBER 1953

type of security offered	purpose for taking loan (private): house-building			trade			profession			maintenance			others			not returned			all purpose		
	with interest	without interest	total	with interest	without interest	total	with interest	without interest	total	with interest	without interest	total	with interest	without interest	total	with interest	without interest	total	with interest	without interest	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
all localities (loans of 602 households)																					
1. personal	4	–	4	24	63	87	–	–	–	71	488	559	12	21	33	–	–	–	111	572	683
2. gold	1	–	1	2	8	10	–	–	–	19	51	70	2	1	3	–	–	–	24	60	84
3. land and house	–	–	–	1	–	1	–	–	–	–	–	–	–	1	1	–	–	–	1	1	2
4. without security	–	–	–	21	71	92	2	1	3	27	268	295	4	24	28	–	1	1	54	365	419
5. others	1	–	1	10	1	11	–	–	–	7	4	11	1	–	1	–	–	–	19	5	24
6. not returned	–	–	–	2	15	17	–	–	–	–	26	26	–	5	5	–	2	2	2	48	50
7. total	6	–	6	60	158	218	2	1	3	124	837	961	19	52	71	–	3	3	211	1051	1262

TABLE 21: AMOUNT OF GOVERNMENT LOANS AND GRANTS RECEIVED PER HOUSEHOLD AND THE EXTENT OF THEIR UTILISATION; AMOUNT OF INTEREST PAID AND LOANS REPAID PER HOUSEHOLD: JULY—SEPTEMBER 1953

type of loans and grants	number of household	receipts			utilisation						percentage utilised for the purpose	balance in hand in Rs.	loan repaid to date in Rs.	interest paid to date in Rs.
		average time interval in months	average number of instalments	amount per household in Rs.	for the purpose in Rs.	for other productive purposes in Rs.	for consumption in Rs.	as loan to others in Rs.	as help to others in Rs.	for repayment of private loans in Rs.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
government colonies														
1. house-building	3	1.00	1.33	4750.0	4500.0	—	—	—	—	—	94.7	250.0	0.0	0.0
2. trade	284	0.35	1.05	796.4	598.2	15.0	158.3	3.3	0.9	3.9	75.1	16.8	8.7	4.6
3. profession	25	1.74	1.08	619.0	454.6	26.0	138.4	—	—	—	73.4	0.0	0.2	0.0
4. maintenance and education loan	12	1.62	1.75	563.3	563.3	—	—	—	—	—	100.0	0.0	101.6	0.0
5. maintenance grant	4	0.96	20.25	787.5	437.5	—	—	—	—	350.0	55.6	0.0	0.0	0.0
6. education grant	—	—	—	—	—	—	—	—	—	—	—	—	—	—
other localities														
1. house-building	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2. trade	66	1.71	1.24	2117.4	1741.3	34.1	129.9	—	—	—	82.2	212.1	4.5	18.8
3. profession	4	9.20	1.25	950.0	812.5	50.0	87.5	—	—	—	85.5	0.0	0.0	0.0
4. maintenance	2	0.00	1.00	550.0	550.0	—	—	—	—	—	100.0	0.0	105.0	0.0
5. education	1	0.00	2.00	1500.0	1500.0	—	—	—	—	—	100.0	0.0	600.0	0.0
6. maintenance grant	4	2.67	3.00	123.5	87.5	—	—	—	—	—	70.9	36.0	0.0	0.0
7. education grant	2	1.08	6.00	133.0	133.0	—	—	—	—	—	100.0	0.0	0.0	0.0

TABLE 21 (*contd.*): AMOUNT OF GOVERNMENT LOANS AND GRANTS RECEIVED PER HOUSEHOLD AND THE EXTENT OF THEIR UTILISATION; AMOUNT OF INTEREST PAID AND LOANS REPAID PER HOUSEHOLD: JULY—SEPTEMBER 1953

type of loans and grants	number of households	receipts			utilisation						percentage utilised for the purpose	balance in hand in Rs.	loan repaid to date in Rs.	interest paid to date in Rs.
		average time interval in months	average number of instalments	amount per household in Rs.	for the purpose in Rs.	for other productive purposes in Rs.	for consumption in Rs.	as loan to others in Rs.	as help to others in Rs.	for repayment of private loans in Rs.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
all localities														
1. house-building	3	1.00	1.33	4750.0	4500.0	—	—	—	—	—	94.7	250.0	0.0	0.0
2. trade	350	0.65	1.08	1045.5	813.7	18.6	153.0	2.7	0.7	3.1	77.8	53.7	7.9	7.3
3. profession	29	2.91	1.10	664.7	504.0	29.3	131.4	—	—	—	75.8	0.0	0.2	0.0
4. maintenance	14	1.48	1.64	561.4	561.4	—	—	—	—	—	100.0	0.0	102.1	0.0
5. education	1	0.00	2.00	1500.0	1500.0	—	—	—	—	—	100.0	0.0	600.0	0.0
6. maintenance grant	8	1.18	11.62	455.5	262.5	—	—	—	—	—	57.6	18.0	0.0	0.0
7. education grant	2	1.08	6.00	133.0	133.0	—	—	—	—	—	100.0	0.0	0.0	0.0

TABLE 22 : DISTRIBUTION OF HOUSEHOLDS BY TOTAL AMOUNTS OF GOVERNMENT LOANS : JULY—SEPTEMBER 1953

total amount of loan received (Rs.)	government colonies		other localities		all localities	
	number of households	percentage	number of households	percentage	number of households	percentage
(1)	(2)	(3)	(4)	(5)	(6)	(7)
nil	559	63.6	396	84.4	955	70.9
1 – 99	–	–	–	–	–	–
100 – 199	9	1.0	1	0.2	10	0.7
200 – 299	24	2.7	5	1.1	29	2.1
300 – 399	44	5.0	7	1.5	51	3.8
400 – 499	32	3.6	5	1.1	37	2.[illegible]
500 – 999	150	17.1	23	4.9	172	12.8
1000 – 2999	52	5.9	20	4.3	72	5.4
3000 – 4999	1	0.1	2	0.4	3	0.2
5000 – 9999	8	0.9	8	1.7	16	1.2
10000–14999	1	0.1	1	0.2	2	0.1
15000–19999	–	–	–	–	–	–
20000 & above	–	–	1	0.2	1	0.1
total	880	100.0	469	100.0	1349	100.0

TABLE 23: DISTRIBUTION OF HOUSEHOLDS BY TYPES AND AMOUNTS OF GOVERNMENT LOANS: JULY—SEPTEMBER 1953

amount of loan in Rs.	number of households receiving loans for						
	house-building	trade	profession	maintenance	education	all types	
						number	percentage
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			government colonies				
nil	877	596	855	868	880	559	63.6
1 – 99	–	–	–	–	–	–	0.0
100 – 199	–	6	2	1	–	9	1.0
200 – 299	–	20	3	2	–	24	2.7
300 – 399	–	40	5	1	–	44	5.0
400 – 499	–	29	1	1	–	32	3.6
500 – 999	1	135	11	5	–	150	17.1
1000–1499	–	33	–	2	–	36	4.1
1500–1999	–	6	1	–	–	7	0.8
2000–2499	–	6	2	–	–	8	0.9
2500–4999	1	1	–	–	–	2	0.2
5000–9999	1	7	–	–	–	8	0.9
10000 & above	–	1	–	–	–	1	0.1
total	880	880	880	880	880	880	100.0
			other localities				
nil	469	403	465	467	468	396	84.4
1 – 99	–	–	–	–	–	–	–
100 – 199	–	1	–	–	–	1	0.2
200 – 299	–	5	–	–	–	5	1.1
300 – 399	–	7	–	–	–	7	1.5
400 – 499	–	5	–	–	–	5	1.1
500 – 999	–	19	2	2	–	23	4.9
1000–1499	–	9	1	–	–	10	2.2
1500–1999	–	4	1	–	1	6	1.3
2000–2499	–	3	–	–	–	3	0.6
2500–4999	–	3	–	–	–	3	0.6
5000–9999	–	8	–	–	–	8	1.7
10000 & above	–	2	–	–	–	2	0.4
total	469	469	469	469	469	469	100.0

TABLE 23 (*contd.*).: DISTRIBUTION OF HOUSEHOLDS BY TYPES AND AMOUNTS OF GOVERNMEMT LOANS : JULY—SEPTEMBER 1953

amount of loan in Rs.	number of households receiving loans for						
	house-building	trade	profession	maintenance	education loan	all types	
						number	percentage
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
all localities							
nil	1346	999	1320	1335	1348	955	70.8
1 – 99	–	–	–	–	–	–	–
100 – 199	–	7	2	1	–	10	0.7
200 – 299	–	25	3	2	–	29	2.1
300 – 399	–	47	5	1	–	51	3.8
400 – 499	–	34	1	1	–	37	2.7
500 – 999	1	154	13	7	–	173	12.8
1000–1499	–	42	1	2	–	46	3.5
1500–1999	–	10	2	–	1	13	1.0
2000–2499	–	9	2	–	–	11	0.8
2500–4999	1	4	–	–	–	5	0.4
5000–9999	1	15	–	–	–	16	1.2
10000 & above	–	3	–	–	–	3	0.2
total	1349	1349	1349	1349	1349	1349	100.0

TABLE 24 : DISTRIBUTION OF HOUSEHOLDS BY LEVELS OF UTILISATION IN PURPOSES FOR WHICH THE LOANS WERE GRANTED : JULY—SEPTEMBER 1953

levels of utilisation expressed in percentage	government colonies						other localities						all localities					
	number of households received loans			percentage			number of households received loans			percentage			number of households received loans			percentage		
	trade	profession	all types	trade	profession	all types	trade	profession	all types	trade	profession	all types	trade	profession	all types	trade	profession	all types
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
upto 10.0	61	8	69	21.4	32.0	21.5	11	–	10	16.7	–	13.7	72	8	79	20.6	27.6	20.1
10.1 – 20.0	5	–	6	1.8	–	1.9	–	–	–	–	–	–	5	–	6	1.4	–	1.5
20.1 – 30.0	7	–	8	2.5	–	2.5	–	–	1	–	–	1.4	7	–	9	2.0	–	2.3
30.1 – 40.0	3	1	4	1.1	4.0	1.2	1	1	2	1.5	25.0	2.7	4	2	6	1.1	6.9	1.5
40.1 – 50.0	5	–	5	1.8	–	1.6	–	–	–	–	–	–	5	–	5	1.4	–	1.3
50.1 – 60.0	15	2	16	5.3	8.0	5.0	1	–	1	1.5	–	1.4	16	2	17	4.6	6.9	4.3
60.1 – 70.0	28	2	30	9.9	8.0	9.3	3	–	3	4.5	–	4.1	31	2	33	8.9	6.9	8.4
70.1 – 80.0	10	1	11	3.5	4.0	3.4	5	–	5	7.6	–	6.8	15	1	16	4.3	3.4	4.1
80.1 – 90.0	8	–	8	2.8	–	2.5	1	1	2	1.5	25.0	2.7	9	1	10	2.6	3.4	2.5
90.1–100.0	142	11	164	49.9	44.0	51.1	44	2	49	66.7	50.0	67.2	186	13	213	53.1	44.9	54.0
total	284	25	321	100.0	100.0	100.0	66	4	73	100.0	100.0	100.0	350	29	394	100.0	100.0	100.0

N.B. Distribution of households who received loans for house-building and other less important items has not been shown separately because their number is very small.

TABLE 25 : DISTRIBUTION OF HOUSEHOLDS BY THE NATURE OF USE OF LAND UNDER OCCUPATION : JULY—SEPTEMBER 1953

use of land	number of households occupying land			percentage		
	government colonies	other localities	all localities	government colonies	other localities	all localities
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. cultivation	3	1	4	0.4	0.3	0.3
2. housing	783	273	1056	96.2	79.6	91.3
3. others	1	14	15	0.1	4.1	1.3
4. cultivation and housing	2	–	2	0.2	–	0.2
5. housing and others	25	55	80	3.1	16.0	6.9
6. sub-total	814	343	1157	100.0	100.0	100.0
7. no information	66	126	192	–	–	–
8. total	880	469	1349	–	–	–

TABLE 26: DISTRIBUTION OF HOUSEHOLDS BY NUMBER OF ROOMS AND TYPE OF POSSESSION OF LIVING ACCOMMODATION: JULY—SEPTEMBER 1953

number of rooms	rented		owned		not returned		total	
	number of house-holds	percen-tage	number of house-holds	percen-tage	number of house-holds	percen-tage	number of house-holds	percen-tage
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
				government colonies				
1	750	86.4	3	30.0	–	–	753	85.7
2	87	10.0	3	30.0	1	100.0	91	10.3
3	20	2.3	3	30.0	–	–	23	2.6
4	7	0.8	–	–	–	–	7	0.8
5	2	0.2	–	–	–	–	2	0.2
6 & over	2	0.2	1	10.0	–	–	3	0.3
not returned	1	0.1	–	–	–	–	1	0.1
total	869	100.0	10	100.0	1	100.0	880	100.0
include percentage	(98.8)	–	(1.1)	–	(0.1)	–	(100.0)	–
				other localities				
1	176	43.0	12	24.5	4	36.4	192	40.9
2	148	36.2	21	42.9	5	45.4	174	37.1
3	53	13.0	12	24.5	1	9.1	66	14.1
4	25	6.1	3	6.1	–	–	28	6.0
5	2	0.5	–	–	–	–	2	0.4
6 & over	5	1.2	1	2.0	–	–	6	1.3
not returned	–	–	–	–	1	9.1	1	0.2
total	409	100.0	49	100.0	11	100.0	469	100.0
include percentage	(7.82)	–	(10.4)	–	(2.4)	–	(100.0)	–
				all localities				
1	926	72.5	15	25.4	5	41.7	946	70.1
2	235	18.4	24	40.7	5	41.7	264	19.6
3	73	5.7	15	25.4	1	8.3	89	6.6
4	32	2.5	3	5.1	–	–	35	2.6
5	4	0.3	–	–	–	–	4	0.3
6 & over	7	0.5	2	3.4	–	–	9	0.7
not returned	1	0.1	–	–	1	8.3	2	0.1
total	1278	100.0	59	100.0	12	100.0	1349	100.0
include percentage	(94.7)	–	(4.4)	–	(0.9)	–	(100.0)	–

TABLE 27 : PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY FLOOR SPACE AND TYPE OF CONSTRUCTION : JULY—SEPTEMBER 1953

base : households under each level of floor space

level of floor space in sq. ft.	totally brick built	mixed	totally non-brick built	total	number of households
(1)	(2)	(3)	(4)	(5)	(6)
		government colonies			
upto 100	4.3	80.0	15.7	100.0	70
101 — 200	7.3	80.5	12.2	100.0	468
201 — 300	14.7	79.8	5.5	100.0	218
301 — 400	15.6	79.7	4.7	100.0	64
above 400	3.3	86.7	10.0	100.0	60
total	9.2	80.7	10.1	100.0	880
		other localities			
upto 100	21.2	27.5	51.3	100.0	80
101 — 200	27.4	38.4	34.2	100.0	146
201 — 300	29.5	27.7	42.8	100.0	112
301 — 400	37.3	35.6	27.1	100.0	59
above 400	34.7	36.1	29.2	100.0	72
total	29.2	33.3	37.5	100.0	469
		all localities			
upto 100	13.3	52.0	34.7	100.0	150
101 — 200	12.1	70.5	17.4	100.0	614
201 — 300	19.7	62.1	18.2	100.0	330
301 — 400	26.0	58.6	15.4	100.0	123
above 400	20.5	59.1	20.4	100.0	132
total	16.2	64.2	19.6	100.0	1349

TABLE 28 : PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY FLOOR SPACE AND TYPE OF CONSTRUCTION : JULY—SEPTEMBER 1953

base : households under each type of construction

level of floor space in sq. ft.	totally brick built	mixed	totally non-brick built	total
(1)	(2)	(3)	(4)	(5)
		government colonies		
upto 100	3.7	7.9	12.4	7.9
101 — 200	42.0	53.1	64.0	53.2
201 — 300	39.6	24.5	13.5	24.8
301 — 400	12.3	7.2	3.4	7.3
above 400	2.4	7.3	6.7	6.8
total	100.0	100.0	100.0	100.0
number of households	81	710	89	880
		other localities		
upto 100	12.4	14.1	23.3	17.0
101 — 200	29.2	35.8	28.4	31.1
201 — 300	24.1	20.0	27.3	23.9
301 — 400	16.1	13.5	9.1	12.6
above 400	18.2	16.6	11.9	15.4
total	100.0	100.0	100.0	100.0
number of households	137	156	176	469
		all localities		
upto 100	9.2	9.0	19.6	11.1
101 — 200	34.0	50.0	40.4	45.5
201 — 300	29.7	23.7	22.6	24.5
301 — 400	14.7	8.3	7.2	9.1
above 400	12.4	9.0	10.2	9.8
total	100.0	100.0	100.0	100.0
number of households	218	866	265	1349

TABLE 29: DISTRIBUTION OF HOUSEHOLDS BY FLOOR SPACE AND SIZE OF HOUSEHOLDS WITH PERCENTAGE DISTRIBUTION BY FLOOR SPACE: JULY—SEPTEMBER 1953

floor space in sq. ft.	persons per household													
	1		2		3		4		5		above 5		total	
	number of h.h.	percentage	number of h.h.	percentage	number of h.h.	percentage	number of h.h.	percentage	number of h.h.	percentage	number of h.h.	percentage	number of h.h.	percentage
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
government colonies														
upto 100	15	23.8	20	22.7	8	5.6	5	3.8	8	6.8	14	4.2	70	7.9
101–200	31	49.3	48	54.6	71	49.7	75	56.3	62	53.1	181	53.8	468	53.2
201–300	12	19.0	13	14.8	49	34.2	33	24.8	28	23.9	83	24.7	218	24.8
301–400	4	6.3	4	4.5	9	6.3	14	10.5	10	8.5	23	6.8	64	7.3
401 & above	1	1.6	3	3.4	6	4.2	6	4.6	9	7.7	35	10.5	60	6.8
total	63	100.0	88	100.0	143	100.0	133	100.0	117	100.0	336	100.0	880	100.0
other localities														
upto 100	8	30.7	12	30.0	9	16.7	17	27.8	11	15.1	23	10.7	80	17.0
101–200	10	38.6	13	32.5	17	31.4	23	37.7	23	31.5	60	27.9	146	31.1
201–300	4	15.4	10	25.0	15	27.7	12	19.7	17	23.3	54	25.1	112	23.9
301–400	1	3.8	2	5.0	7	13.0	3	4.9	8	11.0	38	17.7	59	12.6
401 & above	3	11.5	3	7.5	6	11.2	6	9.9	14	19.1	40	18.6	72	15.4
total	26	100.0	40	100.0	54	100.0	61	100.0	73	100.0	215	100.0	469	100.0
all localities														
upto 100	23	25.9	32	25.0	17	8.6	22	11.3	19	10.0	37	6.7	150	11.1
101–200	41	46.1	61	47.7	88	44.7	98	50.5	85	44.8	241	43.7	614	45.5
201–300	16	18.0	23	18.0	64	32.5	45	23.2	45	23.6	137	24.9	330	24.5
301–400	5	5.6	6	4.7	16	8.1	17	8.8	18	9.5	61	11.1	123	9.1
401 & above	4	4.4	6	4.6	12	6.1	12	6.2	23	12.1	75	13.6	132	9.8
total	89	100.0	128	100.0	197	100.0	194	100.0	190	100.0	551	100.0	1349	100.0

TABLE 30: DISTRIBUTION OF HOUSEHOLDS BY FLOOR SPACE AND SIZE OF HOUSEHOLDS WITH PERCENTAGE DISTRIBUTION BY SIZE OF HOUSEHOLDS: JULY—SEPTEMBER 1953

floor space in sq. ft.	government colonies							other localities							all localities						
	persons per household							persons per household							persons per household						
	1	2	3	4	5	above 5	total	1	2	3	4	5	above 5	total	1	2	3	4	5	above 5	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
upto 100	15	20	8	5	8	14	70	8	12	9	17	11	23	80	23	32	17	22	19	37	150
p.c.	(21.4)	(28.7)	(11.4)	(7.1)	(11.4)	(20.0)	(100.0)	(10.0)	(15.0)	(11.2)	(21.2)	(13.8)	(28.8)	(100.0)	(15.3)	(21.3)	(11.3)	(14.7)	(12.7)	(24.7)	(100.0)
101–200	31	48	71	75	62	181	468	10	13	17	23	23	60	146	41	61	88	98	85	241	614
p.c.	(6.6)	(10.3)	(15.2)	(16.0)	(13.2)	(38.7)	(100.0)	(6.8)	(8.9)	(11.6)	(15.8)	(15.8)	(41.1)	(100.0)	(6.7)	(9.9)	(14.3)	(16.0)	(13.8)	(39.3)	(100.0)
201–300	12	13	49	33	28	83	218	4	10	15	12	17	54	112	16	23	64	45	45	137	330
p.c.	(5.5)	(6.0)	(22.5)	(15.1)	(12.8)	(38.1)	(100.0)	(3.6)	(8.9)	(13.4)	(10.7)	(15.2)	(48.2)	(100.0)	(4.8)	(7.0)	(19.4)	(13.6)	(13.6)	(41.6)	(100.0)
301–400	4	4	9	14	10	23	64	1	2	7	3	8	38	59	5	6	16	17	18	61	123
p.c.	(6.2)	(6.2)	(14.1)	(21.9)	(15.6)	(36.0)	(100.0)	(1.7)	(3.4)	(11.9)	(5.1)	(13.6)	(64.3)	(100.0)	(4.1)	(4.9)	(13.0)	(13.8)	(14.6)	(49.6)	(100.0)
above 400	1	3	6	6	9	35	60	3	3	6	6	14	40	72	4	6	12	12	23	75	132
p.c.	(1.7)	(5.0)	(10.0)	(10.0)	(15.0)	(58.3)	(100.0)	(4.2)	(4.2)	(8.3)	(8.3)	(19.4)	(55.6)	(100.0)	(3.0)	(4.5)	(9.1)	(9.1)	(17.4)	(56.9)	(100.0)
total	63	88	143	133	117	336	880	26	40	54	61	73	215	469	89	128	197	194	190	551	1349
p.c.	(7.2)	(10.0)	(16.2)	(15.1)	(13.3)	(38.2)	(100.0)	(5.5)	(8.5)	(11.5)	(13.0)	(15.6)	(45.9)	(100.0)	(6.6)	(9.5)	(14.6)	(14.4)	(14.1)	(40.8)	(100.0)

TABLE 31 : DISTRIBUTION OF HOUSEHOLDS BY TYPE OF CONSTRUCTION OF PLINTH, WALL AND ROOF OF LIVING ACCOMMODATION : JULY—SEPTEMBER 1953

type of construction			government colonies		other localities		all localities	
plinth	wall	roof	number of house-holds	percen-tage	number of house-holds	percen-tage	number of house-holds	percen-tage
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
brick	brick	brick	81	9.2	137	29.2	218	16.2
,,	,,	tile	449	51.0	70	14.9	519	38.5
,,	,,	c.i. sheets	208	23.6	44	9.4	252	18.7
,,	,,	others	5	0.6	26	5.5	31	2.3
,,	c.i. sheets	c.i. sheets	11	1.3	8	1.7	19	1.4
mud	brick	tile	22	2.5	4	0.9	26	1.9
,,	,,	c.i. sheets	15	1.7	4	0.9	19	1.4
,,	mud	tile	12	1.3	3	0.6	15	1.1
others	others	others	77	8.8	173	36.9	250	18.5
total			880	100.0	469	100.0	1349	100.0

TABLE 32 : DISTRIBUTION OF HOUSEHOLDS BY TYPE OF LIGHTING : JULY—SEPTEMBER 1953

type of lighting	government colonies		other localities		all localities	
	number of house-holds	percent-age	number of house-holds	percent-age	number of house-holds	percent-age
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. electric	326	37.0	334	71.2	660	48.9
2. kerosene	542	61.7	133	28.4	675	50.1
3. others	11	1.2	—	—	11	0.8
4. not recorded	1	0.1	2	0.4	3	0.2
5. all types	880	100.0	469	100.0	1349	100.0

TABLE 33 : DISTRIBUTION OF HOUSEHOLDS BY SOURCE OF DRINKING WATER WITH AVERAGE DISTANCE OF SOURCE : JULY—SEPTEMBER 1953

source of drinking water	government colonies		other localities		all localities		average distance of the source in yds.		
	number of house-holds	percen-tage	number of house-holds.	percen-tage	number of house-holds	percen-tage	govern-ment colonies	other locali-ties	all loca-lities
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. tube well	2	0.2	1	0.2	3	0.2	22.5	10.0	18.3
2. tap	729	82.9	394	84.1	1123	83.2	22.4	11.5	18.6
3. well	147	16.7	71	15.1	218	16.2	43.8	58.8	48.7
4. others	2	0.2	3	0.6	5	0.4	—	136.7	82.0
5. all types	880	100.0	469	100.0	1349	100.0	25.9	19.5	23.7

TABLE 34 : DISTRIBUTION OF HOUSEHOLDS BY SOURCE OF NON-DRINKING WATER WITH AVERAGE DISTANCE OF SOURCE : JULY—SEPTEMBER 1953

source of water (other than drinking water)	government colonies		other localities		all localities		average distance of the source in yds.		
	number of house-holds	percen-tage	number of house-holds	percen-tage	number of house-holds	percen-tage	govern ment colonies	other locali-ties	all loca-lities
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. tube well	2	0.2	1	0.2	3	0.2	22.5	10.0	18.3
2. tap	655	74.5	291	62.1	946	70.1	19.5	9.6	16.4
3. tank	2	0.2	11	2.3	13	1.0	125.0	293.6	267.7
4. well	127	14.5	50	10.7	177	13.1	42.9	55.7	46.5
5. others	10	1.1	9	1.9	19	1.4	32.0	224.4	123.2
6. not returned	84	9.5	107	22.8	191	14.2	—	—	—
7. all types	880	100.0	469	100.0	1349	100.0	21.4	23.1	22.0

TABLE 35 : DISTRIBUTION OF HOUSEHOLDS BY TYPE OF LATRINES USED WITH AVERAGE DISTANCE OF LATRINES : JULY—SEPTEMBER 1953

type of latrine available	government colonies		other localities		all localities		average distance of the latrines in yds.		
	number of house-holds	percen-tage	number of house-holds	percen-tage	number of house-holds	percen-tage	govern-ment colonies	other locali-ties	all loca-lities
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. underground drainage system with flush	27	3.1	219	46.7	246	18.2	3.9	6.1	5.9
2. septic tank	149	16.9	6	1.3	155	11.5	26.9	29.2	27.0
3. old type	685	77.9	198	42.2	883	65.5	31.0	24.6	29.6
4. others	13	1.4	44	9.4	57	4.2	93.8	146.1	134.2
5. not returned	6	0.7	2	0.4	8	0.6	7.5		6.2
6. all types	880	100.0	469	100.0	1349	100.0	30.2	27.3	29.2

TABLE 36 : DISTRIBUTION OF HOUSEHOLDS BY NUMBER USING SAME SOURCE OF DRINKING WATER : JULY—SEPTEMBER 1953

number of households using same source	number of households			percentage		
	all sources	from tap only	from well only	all sources	from tap only	from well only
(1)	(2)	(3)	(4)	(5)	(6)	(7)
government colonies						
1	63	63	—	7.2	8.6	—
2	6	6	—	0.7	0.8	—
3	2	2	—	0.2	0.3	—
4	11	9	2	1.2	1.2	1.4
5—10	36	32	4	4.1	4.4	2.7
11—20	131	120	9	14.9	16.5	6.1
21—30	192	178	14	21.8	24.4	9.5
above 30	432	315	117	49.1	43.3	79.6
not returned	7	4	1	0.8	0.5	0.7
total	880	729	147	100.0	100.0	100.0
other localities						
1	171	168	2	36.4	42.6	2.8
2	28	26	2	6.0	6.6	2.8
3	19	18	1	4.1	4.6	1.4
4	15	12	3	3.2	3.0	4.2
5—10	74	65	9	15.7	16.5	12.7
11—20	37	29	8	7.9	7.4	11.3
21—30	19	15	4	4.1	3.8	5.6
above 30	62	42	20	13.2	10.7	26.2
not returned	44	19	22	9.4	4.8	31.0
total	469	394	71	100.0	100.0	100.0
all localities						
1	234	231	2	17.3	20.6	0.9
2	34	32	2	2.5	2.8	0.9
3	21	20	1	1.6	1.8	0.5
4	26	21	5	1.9	1.9	2.3
5—10	110	97	13	8.1	8.6	6.0
11—20	168	149	17	12.5	13.3	7.8
21—30	211	193	18	15.6	17.2	8.3
above 30	494	357	137	36.7	31.8	62.7
not returned	51	23	23	3.8	2.0	10.6
total	1349	1123	218	100.0	100.0	100.0

TABLE 37 : DISTRIBUTION OF HOUSEHOLDS BY NUMBER USING SAME SOURCE OF NON-DRINKING WATER : JULY—SEPTEMBER 1953

number of households using same source	number of households			percentage		
	all sources	from tap only	from well only	all sources	from tap only	from well only
(1)	(2)	(3)	(4)	(5)	(6)	(7)
			government colonies			
1	36	36	—	6.4	8.5	—
2	6	6	—	0.7	0.9	—
3	1	1	—	0.1	0.2	—
4	10	10	—	1.1	1.5	—
5—10	23	21	2	2.6	3.2	1.6
11—20	94	87	5	10.7	13.3	3.9
21—30	166	155	11	18.9	23.7	8.7
above 30	353	245	108	40.1	37.4	85.0
not returned	171	74	1	19.4	11.3	0.8
total	880	655	127	100.0	100.0	100.0
			other localities			
1	125	121	3	26.7	41.7	6.0
2	21	20	1	4.5	6.9	2.0
3	17	16	1	3.6	5.5	2.0
4	15	14	1	3.2	4.8	2.0
5—10	50	43	6	10.7	14.7	12.0
11—20	28	22	6	6.0	7.6	12.0
21—30	17	11	6	3.6	3.8	12.0
above 30	42	27	15	9.0	9.2	30.0
not returned	154	17	11	32.7	5.8	22.0
total	469	291	50	100.0	100.0	100.0
			all localities			
1	181	177	3	13.4	18.7	1.7
2	27	26	1	2.0	2.7	0.6
3	18	17	1	1.3	1.8	0.6
4	25	24	1	1.9	2.5	0.6
5—10	73	64	8	5.3	6.8	4.5
11—20	122	109	11	9.0	11.5	6.2
21—30	183	166	17	13.6	17.5	9.6
above 30	395	272	123	29.4	28.9	69.4
not returned	325	91	12	24.1	9.6	6.8
total	1349	946	177	100.0	100.0	100.0

TABLE 38 : DISTRIBUTION OF HOUSEHOLDS BY NUMBER USING SAME LATRINE JULY—SEPTEMBER 1953

number of households using same latrine	number of households			percentage		
	all types	old type only	under-ground drainage with flush only	all types	old type only	under-ground drainage with flush only
(1)	(2)	(3)	(4)	(5)	(6)	(7)
government colonies						
1	38	18	10	4.3	2.6	37.1
2	32	15	8	3.6	2.2	29.6
3	5	2	2	0.6	0.3	7.4
4	90	26	2	10.2	3.8	7.4
5—10	35	28	3	4.0	4.1	11.1
11—20	93	75	1	10.6	10.9	3.7
21—30	145	134	—	16.5	19.6	—
above 30	426	385	1	48.4	56.2	3.7
not returned	16	2	—	1.8	0.3	—
total	880	685	27	100.0	100.0	100.0
other localities						
1	116	28	86	24.8	14.1	39.3
2	51	24	26	10.9	12.1	11.9
3	32	17	13	6.8	8.6	5.9
4	30	15	13	6.4	7.6	5.9
5—10	98	42	52	20.9	21.2	23.8
11—20	49	23	23	10.4	11.6	10.4
21—30	20	16	3	4.3	8.1	1.4
above 30	24	20	1	5.1	10.1	0.5
not returned	49	13	2	10.4	6.6	0.9
total	469	198	219	100.0	100.0	100.0
all localities						
1	154	46	96	11.4	5.2	39.0
2	83	39	34	6.2	4.4	13.8
3	37	19	15	2.7	2.2	6.1
4	120	41	15	8.9	4.6	6.1
5—10	133	70	55	9.8	7.9	22.4
11—20	142	98	24	10.5	11.1	9.8
21—30	165	150	3	12.2	17.0	1.2
above 30	450	405	2	33.5	45.9	0.8
not returned	65	15	2	4.8	1.7	0.8
total	1349	883	246	100.0	100.0	100.0

TABLE 39: DISTRIBUTION OF HOUSEHOLDS BY PRESENT LIVELIHOOD CLASSES: JULY—SEPTEMBER 1953

present occupation in India	occupation preferred										
	cultivation, agriculture and allied subjects	crafts and cottage industry	big industry	trade	cons ruction	transport	services	professional services	others	not returned	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
government colonies											
1. cultivation, agriculture and allied subjects	1	–	–	–	–	–	–	–	–	1	2
2. crafts and cottage industry	1	44	1	13	1	–	3	1	17	3	84
3. big industry	–	–	15	3	–	–	6	–	4	2	30
4. trade	2	2	–	199	2	–	20	1	74	3	303
5. construction	1	1	–	1	10	–	1	–	4	–	18
6. transport	–	1	–	3	1	17	5	–	8	–	35
7. services	4	7	4	20	–	1	92	–	46	8	182
8. professional services	–	–	–	4	–	–	1	29	14	1	49
9. others	–	6	–	16	2	2	18	1	95	15	155
10. not returned	–	2	–	4	1	–	2	–	9	4	22
11. total	9	63	20	263	17	20	148	32	271	37	880
other localities											
1. cultivation, agriculture and allied subjects	1	–	–	–	–	–	–	–	–	–	1
2. crafts and cottage industry	2	28	–	2	–	–	3	–	1	4	40
3. big industry	1	–	16	2	–	–	3	–	1	1	24
4. trade	–	2	2	153	–	1	7	–	20	13	198
5. construction	–	–	–	1	4	–	–	–	2	2	9
6. transport	–	1	–	4	–	16	–	–	–	3	24
7. services	1	–	–	8	–	–	56	1	11	9	86
8. professional services	1	–	–	1	–	–	2	16	5	2	27
9. others	–	1	–	7	–	1	7	1	27	12	56
10. not returned	–	–	–	1	–	–	1	–	1	1	4
11. total	6	32	18	179	4	18	79	18	68	47	469

TABLE 39 (*contd.*) : DISTRIBUTION OF HOUSEHOLDS BY PRESENT LIVELIHOOD CLASSES : JULY—SEPTEMBER 1953

present occupation in India	occupation preferred										
	cultivation, agriculture and allied subjects	crafts and cottage industry	big industr	trade	construction	transport	services	professional services	others	not returned	total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
all localities											
1. cultivation, agriculture and allied subjects	2	–	–	–	–	–	–	–	–	1	3
2. crafts and cottage industry	3	72	1	15	1	–	6	1	18	7	124
3. big industry	1	–	31	5	–	–	9	–	5	3	54
4. trade	2	4	2	352	2	1	27	1	94	16	501
5. construction	1	1	–	2	14	–	1	–	6	2	27
6. transport	–	2	–	7	1	33	5	–	8	3	59
7. services	5	7	4	28	–	1	148	1	57	17	268
8. professional services	1	–	–	5	–	–	3	45	19	3	76
9. others	–	7	–	23	2	3	25	2	122	27	211
10. not returned	–	2	–	5	1	–	3	–	10	5	26
11. total	15	95	38	442	21	38	227	50	339	84	1349

TABLE 40: DISTRIBUTION OF HOUSEHOLDS BY THE STATES PREFERRED FOR LIVING IN: JULY—SEPTEMBER 1953

State preferred	government colonies		other localities		all localities	
	number of house-holds	percent-age	number of house-holds	percent-age	number of house-holds	percent-age
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. Uttar Pradesh	5	0.6	2	0.4	7	0.5
2. Bombay	581	66.1	389	83.0	970	71.9
3. Saurashtra	—	—	1	0.2	1	0.1
4. Madhya Pradesh	21	2.4	—	—	21	1.6
5. Madhya Bharat	3	0.3	—	—	3	0.2
6. Hyderabad	6	0.7	1	0.2	7	0.5
7. Bhopal	1	0.1	—	—	1	0.1
8. Rajasthan	3	0.3	—	—	3	0.2
9. Punjab	2	0.2	2	0.4	4	0.3
10. Delhi	8	0.9	7	1.5	15	1.1
11. no opinion	250	28.4	55	11.7	305	22.6
12. not recorded	—	—	12	2.6	12	0.9
13. total	880	100.0	469	100.0	1349	100.0

TABLE 41: DISTRIBUTION OF HEADS OF HOUSEHOLDS BY THE EXTENT OF KNOWLEDGE OF LOCAL LANGUAGE: JULY—SEPTEMBER 1953

knowledge about local language*	government colonies		other localities		all localities	
	number of house-holds	percent-age	number of house-holds	percent-age	number of house-holds	percent-age
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. can read, write and speak	46	5.2	83	17.7	129	9.6
2. can read and speak but cannot write	5	0.6	22	4.7	27	2.0
3. can speak but cannot read or write	99	11.3	80	17.1	179	13.3
4. understand but cannot read, write or speak	63	7.2	58	12.4	121	9.0
5. cannot read, write, speak or understand	655	74.3	224	47.7	879	65.1
6. not returned	12	1.4	2	0.4	14	1.0
7. total	880	100.0	469	100.0	1349	100.0

* Only local language i.e., Marathi or Gujrati but most of them have working knowledge of Hindustani.

FACSIMILE OF THE SCHEDULE OF INVESTIGATION

SAMPLE SURVEY OF REFUGEE FAMILIES IN BOMBAY STATE : JUNE—SEPTEMBER 1953
CONDUCTED BY NATIONAL SAMPLE SURVEY, GOVT. OF INDIA

[I]

1 name of h. h. head..
2 name of division.................................. 3 district............
4 name of census tract.........................
5 nature of tract—urban/rural. 6 h. h. lives in govt. colony—yes/no
7 postal address..
8 name of informant..................... 9 relation to head.....................

[IA]

1 sample unit 1st stage.........................
2 sample unit 2nd stage.........................
3 size of h. h.............4 no. of e. & e.d.........
h. h. occupation | 5 at present..........................
h. h. occupation | 6 in Pakistan..........................
7 mother tongue..

[II] DEMOGRAPHIC AND OCCUPATIONAL PARTICULARS ON DATE OF SURVEY.........................

sr. no.	relation to head of household	year of migration from Pak.	sex: m=1; f=2	age last birthday in years	education standard (α)	economic status (β) e=1, e.d.=2, n.e.d.=3	employment status (γ)	principal means of livelihood	occupation code	industry code	of last month ending on ....during: in main occupation: 1st week: no. of days employed	1st week: average no. of hrs. per day	2nd week: no. of days employed	2nd week: average no. of hrs. per day	whole month: no. of days employed	whole month: average no. of hrs. per day	net income in Rs. (00.00) in cash and/or kind from all occupations: 1st week: from enterprise	1st week: from other activities	2nd week: from enterprise	2nd week: from other activities	whole month: from enterprise	whole month: from other activities
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
1	head																					
2																						
3																						
4																						
5																						
6																						
7																						
8																						
9																						
10																						

[III] TOTAL RECEIPTS IN LAST MONTH ENDING ON...............................

sr. no.	particulars of current receipts for household purposes only	amount Rs.
(1)	(2)	(3)
1	total income from occupations (from bl II).	
2	receipts from govt. for consumptions (doles)	
3	,, ,, other sources	
4	,, as loan (non-govt.)	
5	,, as help (remittance, gift)	
6	,, from home supply of enterprise produce	
7		
8	total	

[IV] OUTSTANDING LOAN AND REPAYMENT

sr. no.	outstanding loan as on date of survey....	amount Rs.
(1)	(2)	(3)
1	govt. loan	
2	private loan	
3	total	
	loan repaid during the year ending on....	
1	govt. loan	
2	private loan	
3	total	

[V] LAND AS ON DATE OF SURVEY.....................

sr. no.	land for	land possessed: total acre (00.00)	govt.: acre 00.00	govt.: annual rent Rs.	other: tenancy	other: acre (00.00)	other: annual rent Rs.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	cultivation						
2	house						
3	others						
4	tanks etc.						
5	total				×		

[VI] ENTERPRISE

sr. no.	item	agriculture	production of goods and services	trade	profession and as employee
(1)	(2)	(3)	(4)	(5)	(6)
	reference period ending on..................	year	quarter	quarter	quarter
1	specification				
2	cost of raw materials (Rs.)				
3	other costs (Rs.)				
4	total gross income (Rs.)				
5	balance (Rs.)				
6	consumed for h. h. purposes (cash or kind) (Rs.)				
7	share of h.h. in enterprise, percent				

(α) illiterate—1; merely literate—2; under matric—3; matric—4; graduate—5. (β) e=earner; e.d.=earning dependent; n.e.d.=non-earning dependent. (γ) employer—1; employee—2; own account—3; unpaid h.h. labour—4; old, infirm, child, women doing domestic work, student—5; pensioners, beggars—6; unemployed seeking employment for the first time—7; unemployed seeking employment (excl.7)—8; rentiers—9.

[VII] LOANS AND GRANTS (EXCLUDING DOLES) RECEIVED FROM GOVT UPTO DATE OF SURVEY................

sr. no.	specification of loan and grant	loan-1, grant-2	loans and grants received: date of receipt of first instalment	no. of instalments in which total is received	date of receipt of last instalment	total receipt Rs.	disbursement of the loan and grant received: for the purpose taken Rs.	for other prod. purposes Rs.	house hold consumption Rs.	given to others as: loan Rs.	help Rs.	repayment of loan (priv.) Rs.	balance in hand if any Rs.	loan repaid to date Rs.	interest repaid to date Rs.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	homestead land*														
2	house building														
3	cultivation land*														
4	agriculture (incld. cattle & implement purchase recla., irrig., etc.)														
5	trade														
6	profession														
7	maintenance								×						
8	maintenance grant								×						
9															
10	total	×	×		×										

*if land received instead of cash, amount in acres (00.00)—1) cultivation.................. 2) homestead..................

[VIII] CONSUMPTION OF FOOD DURING LAST MONTH ENDING ON........................

sr. no.	items	consumption from home supply: qty. std. srs. (00.00)	value Rs. (00.00)	other sources (purchase, barter etc.): qty. std. srs. (00.00)	value Rs. (00.00)	total consumption: qty. std. srs. (00.00)	value Rs (00.00)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	wheat & prod.						
2	millet & prod.						
3	other cereals (incld. rice & prod.)						
4	total (items 1-3)						
5	pulses						
6	vegetables						
7	oils & dairy prod.						
8	salt						
9	all other food						
10	total (items 4–9)						

[IX] EXPENDITURE ON OTHER ITEMS DURING LAST MONTH ENDING ON..........

sr. no.	items	amount Rs (00.00)
(1)	(2)	(3)
1	clothing	
2	house rent (res.)	
3	house maintenance & tax (res.)	
4	fuel & light	
5	miscellaneous	
6	total (items 1–5)	
7	grand total (item 6 plus item 10 bl. VIII)	

[XI] HOUSING

sr. no.	items	
(1)	(2)	(3)
1	rented/owned	
2	no. of rooms	
3	fl. space (sq. ft.)	
4	construction or purchase value (Rs.)	
5	type of: plinth	
6	type of: wall	
7	type of: roof	
8	type of: lighting	

[X] PRIVATE LOANS AS ON DATE OF SURVEY.............

loan no.	amount taken Rs.	year taken	amount now due Rs.	rate of interest	security, if any	purpose for taking
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1						
2						
3						
4						

[XII] WATER & LATRINE

sr. no.	items	type	distance yds.	no. of families using
(1)	(2)	(3)	(4)	(5)
1	drinking water			
2	other water			
3	latrine			

[XIII] HOUSEHOLD'S PREFERENCE

sr. no.	item	preference	reason
(1)	(2)	(3)	(4)
1	staying place		
2	occupation		

[XIV] REMARKS:

[XV]
1 name of investigator......................................
....
2 date.................................
3 signature.................................

[XVI]
1 name of inspector..............................
2 date of scrutiny..............................
3 signature..............................
4 date of inspection, if any..............................
5 signature..............................

M.I.D.S. LIBRARY MADRAS